

Social Security in Review

Commissioner of Social Security Named

ON November 10, 1953, President Eisenhower named John W. Tramburg, of Wisconsin, as Commissioner of Social Security.

Mr. Tramburg, at the time of his appointment, was Director of the Wisconsin State Department of Public Welfare—a position he had held since March 1950—and also Chairman of the Council of State Public Assistance and Welfare Administrators. The new Commissioner, who is the first person to fill the social security post in the Department of Health, Education, and Welfare, entered social work in the District of Columbia in 1939. In 1950, when he accepted the Wisconsin assignment, he was Director of the District of Columbia's Department of Public Welfare.

Program Operations

THE NUMBER of persons receiving aid under the public assistance programs declined slightly in August. The programs' changes in caseload were in the same direction as those for each of the preceding 4 months—downward for old-age assistance (0.1 percent), aid to dependent children (0.7 percent), and general assistance (2.1 percent) and upward for aid to the blind (0.2 percent) and aid to the permanently and totally disabled (1.7 percent). In most States the caseloads followed the same trends, although the changes were appreciable in only a few States.

A significant decline occurred, however, in Hawaii in the number of cases receiving general assistance (52 percent) and of families receiving aid to dependent children (8.3 percent). The marked drop in general assistance re-

sulted from a reduction of 30 percent in basic monthly requirements, excluding rent and utilities, and from the introduction of a new policy that disqualified able-bodied persons from receiving general assistance. The decline in the children's program occurred because of the emphasis that was placed on the development of recipient resources and also because of the seasonal increase in employment in the sugar and pineapple fields and in the canning industries.

Three States (Alabama, North Dakota, and Wyoming) reported decreases of 9-17 percent in general assistance, and another three States (Arkansas, Puerto Rico, and South Dakota) had decreases of 20-27 percent. The number of recipients of aid to the permanently and totally disabled increased more than 4 percent in six States; 45 percent of the national increase of 3,100 was concentrated in three of those States (Arkansas, Georgia, and Puerto Rico).

Nationally, average payments made to recipients of assistance dropped in all programs in August. Decreases ranged from 20 cents for recipients of aid to the blind to 48 cents in the program for the permanently and totally disabled. Oklahoma had by far the largest declines in average payments in old-age assistance (\$8), in aid to the blind (\$10), and in aid to the permanently and totally disabled (\$9). This State, which had been meeting need in full, began in August to make reductions up to 15 percent. More States reported sizable declines in average payments in general assistance than in the other types of assistance. The average payment for general assistance decreased in 26 of the 48 States for which averages could be computed.

A SHARP INCREASE in the number of old-age and survivors insurance beneficiaries took place in the 12 months following the enactment of the 1952 amendments to the Social Security Act. By the end of August 1953, 5.7 million persons were receiving monthly benefits, 1 million more than a year earlier. The number of beneficiaries aged 65 or over increased by 869,000, while dependent or surviving children under age 18 and the mothers of such children increased by 155,000. Percentage increases ranged from 26 percent for persons receiving old-age benefits to 9 percent for parents; the overall increase was 22 percent. Persons aged 65 or over—4.4 million—made up 77 percent of all beneficiaries in current-payment status at the end of August, compared with 76 percent a year earlier and with 72 percent in August 1950.

At the end of August, monthly benefits were being paid at a monthly rate of \$239.9 million, 45 percent higher than the rate a year earlier. The increase of \$73.9 million was due chiefly to the higher benefit rates provided by the 1952 amendments, the rapid growth in the beneficiary rolls, and the increasing proportion of beneficiaries receiving benefits computed under the new-start formula, which uses only earnings after 1950. By the end of August, about one-sixth of all beneficiaries were receiving benefits computed under the new-start formula.

Monthly benefit awards continued at a high level in August and totaled 114,000—approximately the same as in July. August was the ninth consecutive month in which the number of monthly benefit awards exceeded 100,000. Lump-sum death payments

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Selected current statistics

[Corrected to Nov. 2, 1953]

Item	August 1953	July 1953	August 1952	Calendar year	
				1952	1951
Labor Force¹ (in thousands)					
Total civilian.....	64,648	64,668	63,958	62,966	62,884
Employed.....	63,408	63,120	62,354	61,293	61,005
Covered by old-age and survivors insurance ²				45,900	45,400
Covered by State unemployment insurance ³	35,800	36,700	36,000	35,717	34,858
Unemployed.....	1,240	1,548	1,604	1,673	1,879
Personal Income⁴ (in billions; seasonally adjusted at annual rates)					
Total ⁵	\$287.0	\$287.5	\$271.3	\$269.7	\$254.3
Employees' income ⁶	201.2	201.7	186.7	184.3	170.1
Proprietors' and rental income.....	49.3	49.5	50.6	51.2	50.7
Personal interest income and dividends.....	22.5	22.4	21.0	21.0	20.5
Public aid ⁷	2.4	2.4	2.3	2.4	2.3
Social insurance and related payments ⁸	9.0	9.0	8.1	7.9	7.0
Veterans' subsistence allowances ⁹ and bonuses.....	.4	.4	.6	.7	1.2
Miscellaneous income payments ¹⁰	2.4	2.3	2.2	2.4	2.5
Old-Age and Survivors Insurance					
Monthly benefits:					
Current-payment status: ¹¹					
Number (in thousands).....	5,705	5,638	4,680		
Amount (in thousands).....	\$239,920	\$236,360	\$166,015	\$2,228,969	\$1,884,531
Average old-age benefit.....	\$60.71	\$60.56	\$42.36		
Awards (in thousands):					
Number.....	114	116	108	1,053	1,336
Amount.....	\$5,361	\$5,354	(11)	\$42,750	\$42,282
Unemployment Insurance¹²					
Initial claims (in thousands).....	795	980	716	11,174	10,836
Weeks of unemployment claimed (in thousands).....	3,494	3,906	4,680	54,311	50,393
Weeks compensated (in thousands).....	2,851	3,105	4,116	45,777	41,599
Weekly average beneficiaries (in thousands).....	679	675	960	874	797
Benefits paid (in millions) ¹⁴	\$65	\$69	\$95	\$998	\$840
Average weekly payment for total unemployment.....	\$25.12	\$25.08	\$24.06	\$22.78	\$21.03
Public Assistance¹⁵					
Recipients (in thousands):					
Old-age assistance.....	2,600	2,603	2,657		
Aid to dependent children:					
Families.....	551	555	573		
Children.....	1,462	1,469	1,491		
Aid to the blind.....	99	99	98		
Aid to the permanently and totally disabled.....	185	182	184		
General assistance.....	243	248	295		
Average payments:					
Old-age assistance.....	\$50.69	\$50.95	\$47.47		
Aid to dependent children (per family).....	\$2.41	\$2.83	\$7.96		
Aid to the blind.....	\$5.12	\$5.32	\$1.94		
Aid to the permanently and totally disabled.....	\$8.99	\$5.47	\$9.59		
General assistance.....	\$6.76	\$7.11	\$5.88		

¹ Continental United States only. Estimated by the Bureau of the Census, except as noted. Monthly employment figures represent specific week and annual figures, average week (unemployment insurance data represent pay period instead of week).

² Estimated by the Bureau of Old-Age and Survivors Insurance; excludes joint coverage under the railroad retirement and old-age and survivors insurance programs. Data for 1953 and August 1952 not available.

³ Data from the Bureau of Employment Security, Department of Labor.

⁴ Data from the Office of Business Economics, Department of Commerce, Continental United States, except for employees' income, which includes pay of Federal civilian and military personnel in all areas.

⁵ Beginning January 1952, social insurance contributions from the self-employed excluded from total but not deducted from proprietors' income.

⁶ Civilian and military pay in cash and in kind, other labor income (except workmen's compensation), mustering-out pay, terminal-leave pay, and Government contributions to allowances for dependents of enlisted personnel. Excludes employee contributions under social insurance and related programs.

⁷ Payments to recipients under the 4 special public assistance programs and general assistance.

⁸ Includes old-age and survivors insurance benefits; railroad, Federal, State, and local retirement benefits; veterans' pensions and compensation; workmen's compensation; State and railroad unemployment insurance and temporary disability benefits; and unemployment allowances to veterans under the Servicemen's Readjustment Act and the Veterans' Readjustment Assistance Act.

⁹ Under the Servicemen's Readjustment Act and under the Veterans' Readjustment Assistance Act.

¹⁰ Includes payments under the Government life insurance, national service life insurance, and military and naval insurance programs, the Government contribution to nonprofit organizations, business transfer payments, and recoveries under the Employer's Liability Act for railroad workers and seamen.

¹¹ Benefit in current-payment status is subject to no deduction or only to deduction of fixed amount that is less than the current month's benefit; calendar-year figures represent payments certified.

¹² Partly estimated.

¹³ Not available.

¹⁴ Monthly amounts, gross; annual amounts adjusted for voided benefit checks and benefit refunds.

¹⁵ Except for general assistance, includes vendor payments for medical care and cases receiving only such payments.

Recent Publications*

Social Security Administration

CHILDREN'S BUREAU. Main Causes of Infant, Childhood and Maternal Mortality, 1939-1949, in Terms of the Sixth Revision of the International Lists. (Statistical Series, No. 15.) Washington: The Bureau, 1953. 12 pp. Processed. Limited free distribution; apply to the Children's Bureau, Social Security Administration, Washington 25, D. C.

CHILDREN'S BUREAU. Personnel in Public Child Welfare Programs, 1952. (Statistical Series, No. 16.) Washington: The Bureau, 1953. 18 pp. Processed. Limited free distribution; apply to the Children's Bureau, Social Security Administration, Washington 25, D. C.

International Students in Schools of Social Work in the United States. (International Technical Cooperation Series, No. 3.) Washington: Social Security Administration, International Training Programs, Aug. 1953. 57 pp. Processed.

The Social Security Administration evaluates its experience with international social work students. Limited free distribution; apply to International Training Programs, Social Security Administration, Washington 25, D. C.

MYERS, ROBERT J., and RASOR, EUGENE A. Long-Range Cost Estimates for Old-Age and Survivors Insurance. (Actuarial Study No. 36.) Washington: Social Security Administration, Division of the Actuary, June 1953. 56 pp. Processed.

The fifth in a series of cost estimates. Limited free distribution; apply to the Division of the Actuary, Social Security Administration, Washington 25, D. C.

General

AMERICAN COUNCIL OF VOLUNTARY AGENCIES FOR FOREIGN SERVICE. The Role of Voluntary Agencies in Technical Assistance. New York: The Council, 1953. 176 pp. \$1.

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* Prepared in the Library of the Department of Health, Education, and Welfare. Orders for the items listed should be directed to publishers and booksellers; Federal publications for which prices are listed should be ordered from the Superintendent of Documents, U. S. Government Printing Office, Washington 25, D. C.

Social Security

Aid to the Permanently and Totally Disabled: Characteristics of Men and Women Recipients

by SAUL KAPLAN*

Thirty States had in operation programs of aid to the permanently and totally disabled in mid-1951, when the Bureau of Public Assistance, in cooperation with the State public assistance agencies, made a survey of the recipients under this newest of the assistance programs. While about the same numbers of disabled men and women were receiving assistance, there were significant differences in the characteristics of the two groups. These differences are reported in the article that follows—the final one in a series of three based on the survey findings.

MEN who received public assistance as permanently and totally disabled persons in mid-1951 tended to be somewhat younger but were more severely handicapped in activities of daily living than the women receiving aid. These and other differences in the characteristics of the men and women receiving aid were found in a study made by the Bureau of Public Assistance and the 30 State assistance agencies that had programs of aid to the permanently and totally disabled in operation by June 1951.¹

The concept of permanent and total disability, while varying considerably from State to State, may under Federal interpretations include needy persons² with major impairments that are permanent in nature and that result in disabilities that substantially preclude the individuals

from engaging in useful occupations within their competence—that is, holding a job or homemaking—that exist in the community. Under this interpretation an individual does not have to be completely helpless in the sense of being bedfast or confined to his home. The useful occupations in which men and women customarily engage do, of course, differ. Homemaking, for example, is the occupation of many women but of few men.

Age and Race

The differences in the characteristics of the men and women receiving aid were more marked in some instances when data on the white and nonwhite recipients were examined

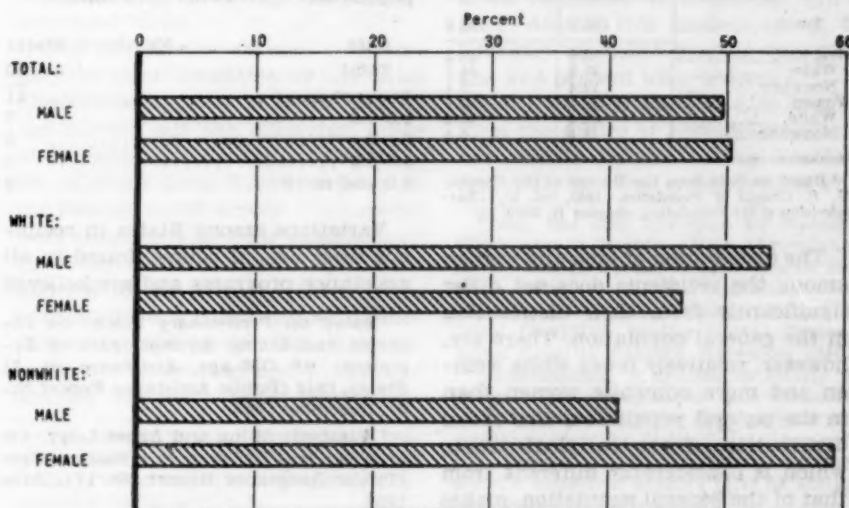
separately than when data on all recipients were examined together. A fairly detailed analysis of differences by race is accordingly necessary in conjunction with the analysis of other characteristics.

The sexes were about equally divided in the 93,359 disabled recipients in 30 States in mid-1951 (chart 1). Men comprised 49.8 percent of the total, and women 50.2 percent. Among the white recipients (69 percent of the total) men outnumbered women at the rate of 7 to 6. On the other hand, among nonwhite recipients the women receiving assistance outnumbered the men 3 to 2.

The women receiving aid were older than the men, and the white recipients were older than the nonwhite. The proportions of each race-sex group who were aged 55 or over were 60.2 percent for white women, 52.8 percent for white men, 50.2 percent for nonwhite women, and 44.9 percent for nonwhite men.

How does the distribution of the recipients by age, race, and sex differ from the distribution of the general population aged 18-64? This age

Chart 1.—APTD recipients, by race and sex, mid-1951



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¹ See Charles E. Hawkins, "Aid to the Permanently and Totally Disabled: Recipients with Heart Disease," *Social Security Bulletin*, July 1953; Garnett A. Lester, "Aid to the Permanently and Totally Disabled: The Young Recipients," *Social Security Bulletin*, October 1953; and *Characteristics of Recipients of Aid to the Permanently and Totally Disabled, Mid-1951* (Public Assistance Report No. 22), April 1953.

² Federal participation may not be claimed in payments to patients in institutions for tuberculosis or mental disease or in other medical institutions as a result of one of these diseases, or inmates of public institutions, and persons under age 18.

group is chosen for comparison for two reasons—individuals under age 18 are not eligible under the program, and, because old-age assistance is available for persons aged 65 and over, relatively few individuals receive aid to the permanently and totally disabled after attaining age 65. At the time of the study only 3.3 percent of the disabled recipients were past age 65. In almost half the States currently providing aid to the disabled, an upper age limit of 65 is set for beneficiaries of the program. The disabled recipients are accordingly more nearly comparable with the general population aged 18-64 than with the total population aged 18 and over.

The average age of the disabled recipients is considerably higher than that of the general population aged 18-64. Of the recipients, 53.7 percent were aged 55 or older, compared with only 14.5 percent of the general population. The incidence of disability is, of course, much greater in late middle age than at earlier ages.

The race-sex distribution of the disabled recipients is compared with the similar distribution of the 1950 population aged 18-64 in the following tabulation, which is based on data for 29 of the States participating in the study. Hawaii is excluded because published data on age, by sex and race, are not available.

Sex and race	Percent	
	APTD recipients, mid-1951	Total population, aged 18-64, 1950 ¹
Total.....	100.0	100.0
Men.....	49.8	49.3
White.....	37.3	44.2
Nonwhite.....	12.4	5.1
Women.....	50.2	50.7
White.....	32.0	45.2
Nonwhite.....	18.3	5.5

¹ Based on data from the Bureau of the Census, *U. S. Census of Population: 1950*, vol. II, *Characteristics of the Population*, chapter B, table 15.

The distribution of men and women among the recipients does not differ significantly from their distribution in the general population. There are, however, relatively fewer white women and more nonwhite women than in the general population. The racial distribution of the recipient group, which is considerably different from that of the general population, makes

the recipient rate for nonwhite persons much higher than for white persons. The recipient rate expresses the number of individuals receiving assistance per 1,000 individuals of the same race in the general population in the age bracket 18-64. For the separate race-sex groups, the recipient rates are shown in the following tabulation.

Sex	Recipients per 1,000 population aged 18-64		
	Total	White	Nonwhite
Total.....	1.8	1.4	5.0
Men.....	1.8	1.5	4.3
Women.....	1.8	1.3	5.9

The fact that nonwhite individuals comprise a greater proportion of these assistance recipients than of the general population is consistent with the higher rate of disablement among the nonwhite population as well as their generally lower economic level. It is also consistent with data in other assistance programs. The nonwhite recipient rate is considerably greater than the rate for white recipients in old-age assistance (1.5 to 1 in 21 States in 1944)³ and in aid to dependent children (2.8 to 1 in 39 States in 1948).⁴ Recipient rates for the State programs of aid to the permanently and totally disabled are shown for mid-1951 in the aggregate, as well as by race, in table 1. The distribution of the States in mid-1951 by the number of recipients per 1,000 population aged 18-64 is as follows:

Rate	Number of States
Total.....	30
Fewer than 1.0.....	11
1.0-1.9.....	7
2.0-2.9.....	6
3.0-3.9.....	3
4.0 and more.....	3

Variations among States in recipient rates are, of course, found in all assistance programs and are believed

³ Based on *Preliminary Tables on Incomes and Living Arrangements of Recipients of Old-Age Assistance in 21 States, 1944* (Public Assistance Report No. 9), December 1945.

⁴ Elizabeth Alling and Agnes Leisy, *Aid to Dependent Children in a Postwar Year* (Public Assistance Report No. 17), June 1950.

Table 1.—Number of recipients of APTD per 1,000 population aged 18-64, by race, 30 States, mid-1951

States	All recipients	White recipients	Non-white recipients	Ratio of non-white to white recipient rate
Total.....	1.79	1.40	5.03	3.6
Alabama.....	4.94	4.10	6.93	1.7
Colorado.....	2.72	2.63	6.66	2.1
Delaware.....	0.47	0.33	1.33	4.0
Dist. of Col.....	1.51	0.54	3.39	6.3
Hawaii.....	2.13	(¹)	(¹)	(¹)
Idaho.....	1.79	1.78	2.06	1.2
Illinois.....	0.24	0.23	0.41	1.8
Kansas.....	2.26	2.04	7.34	3.6
Louisiana.....	9.62	6.22	17.52	2.8
Maryland.....	1.33	0.81	4.08	5.0
Michigan.....	0.18	0.19	0.14	0.7
Mississippi.....	0.33	0.30	0.38	1.3
Missouri.....	3.11	2.44	11.10	4.6
Montana.....	2.60	2.55	4.47	1.8
New Mexico.....	3.36	3.43	2.45	0.7
New York.....	2.46	1.89	10.39	5.5
North Carolina.....	0.96	0.76	1.61	2.1
North Dakota.....	1.06	0.95	8.84	9.3
Ohio.....	0.54	0.48	1.35	2.8
Oregon.....	1.53	1.53	1.79	1.2
Pennsylvania.....	1.91	1.65	5.96	3.6
Rhode Island.....	0.06	(²)	(²)	(²)
South Carolina.....	1.73	1.07	2.98	2.8
Utah.....	4.11	4.09	4.67	1.2
Vermont.....	0.68	0.68	0	-----
Virginia.....	0.88	0.46	2.47	5.4
Washington.....	3.38	3.30	6.27	1.9
West Virginia.....	0.41	0.37	0.98	2.6
Wisconsin.....	0.37	0.37	0.68	1.8
Wyoming.....	2.52	2.49	3.78	1.5

¹ Excludes data for Hawaii both on recipients and on general population aged 18-64; published data on age, by race and sex, not available.

² Not computed, sampling base too small.

to reflect primarily differences in extent of need arising from economic factors and the extent to which need is met through State legislative and administrative action. Recipient rates vary even more in aid to the disabled than in other assistance programs, since they reflect to a considerable degree differences in State agency definitions and interpretations of permanent and total disability.

Under the interpretation of permanent and total disability used by the Bureau of Public Assistance, a State agency may consider a person permanently and totally disabled even though he is not helpless, provided that he is substantially precluded from engaging in a useful occupation. Moreover, a hopeful outlook for an individual's vocational rehabilitation, which may at some future time succeed in rendering his disability less than total, does not under this concept bar a finding of permanent and total disability at the time of his application for assistance.

Many States have adopted this interpretation as the basis of their programs. A few, however, have limited their program to individuals who are completely helpless, or nearly so. These differences in program scope produce wide variations in recipient rates. Objective evidence is found in the fact that differences among the States in the proportion of recipients who are confined to their homes and in the proportion needing one or more personal services in essential activities of daily living are negatively associated with differences in recipient rates. The higher the proportion housebound and the higher the percent needing personal services, the lower the recipient rate tends to be, and vice versa.

In general, the States in which the ratio of nonwhite to white recipient rates is high in aid to the disabled are also States in which the similar ratio is high in aid to dependent children, and States that have low ratios in one program also have low ratios in the other. Comparable data are available for 21 States. Of the first 11 States, when ranked by ratio of nonwhite to white rates, eight were also among the first 11 States in aid to dependent children in a study conducted in 1948.⁵ Similarly, seven of the 10 States with lowest ratios in their programs of aid to the permanently and totally disabled were also low in aid to dependent children. These data suggest that there may be certain constant factors, of which the relative economic position of nonwhite persons in the State may be dominant, that influence similarities from program to program in the extent to which nonwhite individuals receive assistance at a rate greater than white ones.

Relation to General Disabled Population

Comparisons of the recipients of aid to the permanently and totally disabled with disabled persons in the general population and with persons disabled for specified periods of time are of interest. In making such comparisons, however, differences in concepts of what constitutes disability must be recognized. Most surveys of

the disabled in the general population enumerate the persons unable to engage in their customary activities on a given day or for a specified period of time. A number of persons meeting these criteria are disabled by conditions of a temporary nature, even though the disability may last for a considerable period of time. Similarly, many of the disabling conditions result in less than total disability and do not keep the person affected from engaging in a useful occupation. Many persons are accordingly included in such surveys whose impairments are not permanent, whose resulting disabilities are not total, and whose characteristics may therefore differ considerably from those of the persons who are eligible for aid. The needy persons who receive aid to the permanently and totally disabled are, however, among the most seriously handicapped of all disabled persons in the general population, and comparisons with the larger group of which they are a part are accordingly appropriate.

In surveys of the noninstitutional population conducted by the Bureau of the Census in February 1949 and September 1950, the proportion of persons disabled increased from 2.5 percent for persons aged 14-19 to 9.4 percent for persons aged 55-64.⁶ These two surveys provide some basis for comparing the recipients of aid to the permanently and totally disabled with the general noninstitutional population suffering from disabilities. This comparison is more realistic than comparisons with the general population aged 18-64.

The two surveys differed considerably in their estimates of the total disabled population as of the date of the survey, but the difference arose almost entirely from the greater number of short-term disability cases in the February 1949 survey. The surveys were consistent in their estimates of the long-term disabled population, and aid to the permanently and totally disabled is concerned with individuals in this group whose impairments are permanent and whose disabilities are total. Both surveys in-

cluded some individuals who continued to be in the labor force although unable to work full time or at their usual occupation, as well as persons not in the labor force.

Several general observations based on these surveys parallel the data obtained from the study of disabled assistance recipients. The disability rate is significantly greater in the nonwhite population than in the white. It is greater among white men than among white women, but less for nonwhite men than for nonwhite women. All these relationships are observed among the disabled recipients of assistance. The overall sex distribution of the disabled population also is found to have a reasonable relationship to that of the disabled recipients, when the component parts of the total are examined.

Among all the disabled in the February 1949 survey made by the Bureau of the Census (estimated at 4,569,000), 51.2 percent were men and 48.8 percent women. Among those disabled 7 months or more, men made up 61.9 percent and women 38.1 percent. These data, however, included some persons in the labor force. The disabled individuals classified as not in the labor force are made up of four groups—those keeping house, those in school, persons unable to work, and "other." Actually among the group disabled for 7 months or more, there are only the two classes—those keeping house and those unable to work—who can be considered as the primary population group of which the disabled recipients of assistance are a part. Among this limited group, in February 1949, 52.5 percent were men and 47.5 percent were women.

Since persons who are able to perform the duties of homemaking⁷ are not eligible for aid to the disabled, there may be some question as to why

⁵ Ibid. See also Theodore D. Woolsey, "Estimates of Disabling Illness Prevalence in the United States," *Public Health Reports*, February 10, 1950, and Marjorie E. Moore and Barkev S. Sanders, "Extent of Total Disability in the United States," *Social Security Bulletin*, November 1950.

⁶ Homemaking is defined as ability to carry home-management and decision-making responsibilities and provide essential services for at least one other person. Persons caring for themselves only are not measured against tests of ability to engage in homemaking.

⁷ Theodore D. Woolsey, *Estimates of Disabling Illness Prevalence in the United States* (Public Health Monograph No. IV), August 1952, table 1, p. 2.

⁸ Ibid., p. 19.

recipients of aid to the disabled should be compared with a disabled population group that includes housewives. This comparison has been made because, in the general population, there is no clear dividing line between "unable to work" and "housewife" as reasons for not being in the labor force; many seriously disabled persons are probably reported as housewives when they are in fact unable to work. When the disabled recipients are compared with the disabled population not in the labor force who are classed as "unable to work" or "housewife," the contrast between the sex distribution of the two groups does not appear as striking as when the comparison is made with the total disabled population.

Marital Status

The percent of married women is much smaller among the disabled than in the general population. Of all women aged 18-64, 76 percent are married. The Bureau of the Census survey of February 1949 showed that among women disabled 7 months or more, 52 percent were married, and 48 percent were single, widowed, or divorced. Among the recipients of aid to the permanently and totally disabled the percent of married women was far smaller. One factor that undoubtedly increases the proportion of nonmarried women receiving aid is the higher median age of the recipients than of the population disabled 7 months or more. The difference was nearly 7 years for white women and 3 years for nonwhite women; men receiving aid were also older than the disabled men reported in the 1949 survey.

Fewer married persons than nonmarried persons are found among recipients. Only 16.9 percent of the women receiving aid to the disabled were married, as compared with 42.6 percent of the men. Among both the men and women receiving assistance, however, the proportion married was much smaller than that in the general population aged 18-64. This finding applied for the total number of recipients, as well as for each age group (table 2).

What appears as an even distribution of the sexes among the total number of recipients of aid to the dis-

Table 2.—Percent of married men and women in the general population (aged 18-64), April 1951, and on the APTD rolls mid-1951, by age group

Age	Percent married			
	General population		APTD recipients	
	Men	Women	Men	Women
Total.....	77.1	76.1	42.6	16.9
Under age 35....	64.9	74.8	19.6	9.8
35-64.....	86.5	81.8	42.1	19.3
55 and over.....	83.1	63.6	48.1	16.6

¹ Based on data from the Bureau of the Census, *Current Population Reports: Population Characteristics* (Series P-20, No. 38), Apr. 29, 1953.

abled obscures a markedly different distribution when considered in terms of marital status. Among the married recipients, 71.4 percent were men and 28.6 percent women, but among the nonmarried recipients, 40.6 percent were men and 59.4 percent were women. In the general population aged 18-64, 48.5 percent of the married individuals and 47.1 percent of the nonmarried individuals were men.

On the assumption that the distribution of men and women by marital status is the same in the country as a whole as in the 30 States included in the study, it is estimated that among married men 1 in every 1,000 received aid to the permanently and totally disabled, while among nonmarried men 4.6 in every thousand received aid. The corresponding rates for women are 0.4 for married women and 6.2 for nonmarried women.

While the recipient rate among married men was almost 2.5 times that for married women, probably reflecting the greater likelihood of continued family economic independence if a wife becomes disabled than if her husband does, even greater differences were found between the rates for the married and nonmarried of each sex. Among men the rate for the nonmarried was almost five times that for the married, and for nonmarried women the rate was almost sixteen times that for married women.

The proportion of married recipients was greater among men than among women at all ages, but the difference was greatest among recipients aged 55 and over, for whom the per-

centage of married men (48.1) was almost three times that for women (16.6). In the general population aged 18-64, the percentage married is smaller for men than for women under age 35, is somewhat greater in the age group 35-54, and is considerably greater at ages 55 and over.

There are thus two reasons that so few of the women receiving aid to the disabled were married. First, the disabled population generally contains relatively fewer married women than the total population. The second reason, even more important, is the fact that, in the great majority of instances, married women who do become disabled do not need to seek public assistance.

Many of the married women who received aid to the permanently and totally disabled had husbands who were unable to support them, as evidenced by the fact that they also received public assistance. Among all recipients who had a spouse and/or children under age 18, the spouse received public assistance in more than half the cases.

Disabling illness or injury does, of course, strike the married as well as the nonmarried. The rate at which it strikes increases with the age of the individual. If the disability occurs before or at the age at which marriage might normally occur, the chances of marriage would appear to be rather severely limited, both for men and for women but more so for women than for men.

It seems likely that, among disabled individuals who are single, the proportion who became disabled at an early age would be much greater than the similar proportion for married individuals. Some support for this inference can be obtained from the study data on disabled male recipients. Almost 4 out of every 5 male recipients under age 35 were unmarried. Among all recipients under age 35, men constituted a majority (55.6 percent). Recipients under age 35 were sharply distinguished from older recipients in that a much higher proportion of their impairments were due to congenital defects and the current and late effects of infectious diseases. The older recipients usually suffered from degenerative diseases. Congenital impairments and impairments

representing the late effects of infectious diseases were usually of much longer duration than other types of impairments. It should be noted, however, that degenerative diseases are unlikely to produce disability during the ages at which most marriages occur and accordingly are unlikely to affect the chances of marriage.

Living Arrangements

The proportion of women living alone (34.0 percent) was more than twice as great as the proportion of men (14.9 percent). This difference reflects the greater proportion of the women recipients who were not married. Within each sex group, the proportion of recipients living alone increased sharply with advancing age, rising from 2.6 percent for men under age 35 to 19.2 percent for those aged 55 and over; for women, the proportion living alone increased from 9.7 percent for those under age 35 to 39.5 percent for those aged 55 and over.

On the other hand, only 8.8 percent of the women lived with their husbands in their own homes, compared with 34.6 percent of the men who lived with their wives in their own homes. Women more often than men lived in the homes of relatives, and men lived more frequently than women in hotels, rooming houses, or boarding houses.

Employment History

Three-fifths of the women and more than four-fifths of the men receiving aid to the permanently and totally disabled worked at some time in regular paid employment. Among the men the proportion with work experience increased sharply from 45 percent for those under age 35 to 71 percent in the age group 35-44 and to 95 percent at ages 60 and over. Among the female recipients there was also a sharp increase from 34 percent with work experience for those under age 35 to 60 percent in the age bracket 35-44 and about the same percentage for the more advanced ages.

Somewhat the same relationships are observed among the general disabled population, according to the February 1949 survey by the Bureau of the Census. Among the women, however, the proportion with earlier work experience rose from 19 percent

at ages 20-24 to 64 percent at ages 45-54, and then declined to 48 percent at ages 55-64.⁹ The reason for this difference in trend between men and women is not clearly apparent. The labor-force participation rate for women is at its peak, however, at ages 18-19, and it is possible that the decline represents the lower labor-force participation of the older group of women 30-40 years ago. Over the past several decades an increasing number of women have been in the labor force. It may be that the longer period that today's older women have had in which to acquire work experience is more than offset by the limitations on opportunities available to them in their youth.

Since the nonwhite recipients include proportionately more women, it is likely on the basis of sex distribution that fewer of the nonwhite recipients than of the white recipients would have work experience. Actually, however, the reverse occurred; 82 percent of the nonwhite recipients and only 67 percent of the white recipients had worked. The reason is that a high proportion of nonwhite women (77.8 percent) and a low proportion of white women (48.4 percent) had work experience. The larger concentration of the nonwhite women recipients in the younger age groups may have influenced their greater rate of work experience. About half the nonwhite women, as compared with 40 percent of the white women, were under age 55. Among the men, there was little difference between races; more than 80 percent of both groups had work experience.

The fact that relatively more nonwhite than white women work is clear from 1950 Census data. Among all women aged 14 and over in 1950, the proportion in the labor force was 37.0 percent for nonwhite women and 29.0 percent for all women.¹⁰ A greater proportion of nonwhite than of white women were members of the labor force at all ages except under age 25. This difference in turn may be a reflection of a greater need among nonwhite families to have the family in-

come supplemented by the wife's earnings.

Another factor that may partially account for a higher proportion of nonwhite recipients with work history is that fewer impairments of the nonwhite than of the white recipients are congenital in origin. Persons with serious congenital impairments have relatively less chance of ever obtaining work experience. Only 9.3 percent of the impairments of the nonwhite recipients were congenital in origin, as compared with 13.0 percent of the impairments of the white recipients. The impairments considered as congenital in this connection include mental deficiency, cerebral spastic infantile paralysis, epilepsy, and congenital malformations.

Among the recipients with work experience (as among the general population), fewer women than men had recent employment. Only 54 percent of the women recipients and 63 percent of the men had worked within the past 6 years.

Among recipients with employment history, relatively more men than women left their last job because of disability. Almost as many nonwhite women as white men left work because of disability, however (around 87 percent for each group), and more than 90 percent of the nonwhite men left work for this reason. On the other hand, only 76 percent of the white women with work experience left work because of disability.

These observations again point up the fact that paid employment is more often accepted as normal by nonwhite than by white women. More white women (17.7 percent) than nonwhite women (9.1 percent) tended to leave their last jobs for reasons other than disability.

Vocational Rehabilitation

Twelve percent of the men receiving aid to the permanently and totally disabled but only 5 percent of the women were known by or had been referred to a vocational rehabilitation agency within the 2 years preceding the survey month. In both sexes the proportion of referrals was by far the greatest for those under age 35. Twenty-nine percent of the men and 15 percent of the women in the younger age group were referred to

⁹ Moore and Sanders, op. cit., p. 14.

¹⁰ U. S. Bureau of the Census, *U. S. Census of Population: 1950*, vol. II, *Characteristics of the Population*, part 1, U. S. Summary, chapter C, pp. 247, 248.

an agency, but only 6 percent of the men and 3 percent of the women aged 55 and over.

Major Impairments and Sex

Women had impairments associated with advancing years to a considerably greater extent than was found for men. The most frequent major impairment of the women, hypertension with heart disease, disabled more than twice as many recipients as any single impairment of the men. Of the 10 most common impairments of women, only two—mental deficiency and chronic rheumatic heart disease—were most frequently found among younger people. In contrast, the 10 most frequent impairments of the men included three conditions that are usually of congenital or birth origin—mental deficiency, cerebral spastic paralysis, and epilepsy—and two infectious diseases, tuberculosis and syphilis.

The 10 most common major impairments for men, by the proportion of the male recipients affected, are shown below.

Impairment	Percent
Arthritis	8.7
Arteriosclerotic heart disease	8.2
Cerebral paralysis	7.8
Hypertension with heart disease	7.7
Mental deficiency	6.5
Tuberculosis	4.0
Syphilis	3.4
Cerebral spastic paralysis	2.8
Paralysis agitans	2.6
Epilepsy	2.6

The following list gives the 10 most common major impairments of women.

Impairment	Percent
Hypertension with heart disease	17.3
Arthritis	11.4
Mental deficiency	6.6
Arteriosclerotic heart disease	5.7
Hypertension	5.6
Cerebral paralysis	5.3
Diabetes	3.0
Malignant neoplasms	2.7
Chronic rheumatic heart disease	2.4
Diseases of the digestive system	2.3

The diseases that were common to both men and women among the 10 most frequent impairments were arthritis, arteriosclerotic heart disease, cerebral paralysis, hypertension with heart disease, and mental deficiency. Diseases that were leading causes for

men but not for women were tuberculosis, syphilis, cerebral spastic paralysis, paralysis agitans, and epilepsy. The five most common diseases for women but not for men were hypertension (without mention of heart disease), diabetes, malignant neoplasms, chronic rheumatic heart disease, and diseases of the digestive system.

The impairments were more heavily concentrated in a few diagnostic classifications for women than for men. Two types of impairment accounted for the disability of 28.7 percent of all female recipients, but only 16.9 percent of the male recipients suffered from the two leading impairments of the men. The ten leading impairments were the cause of disability for 62 percent of the women and 54 percent of the men.

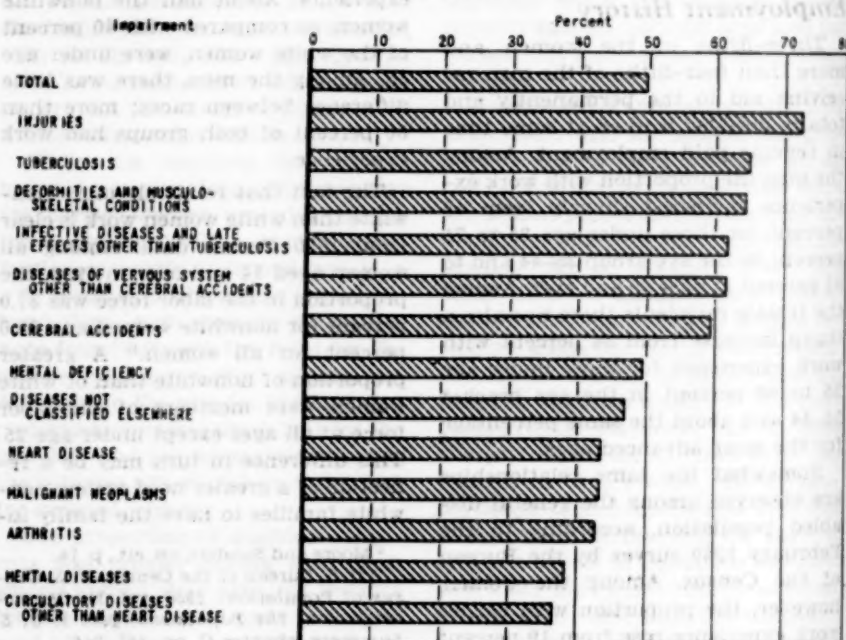
When the individual diagnostic classifications are combined into broad groups, sharp differences in sex distribution are apparent. For the various impairment groups, the proportions of recipients that were men ranged from 73 percent in the injury classification to only 36 percent in the group classified as circulatory diseases other than heart disease (chart 2). The sexes were about evenly di-

vided in only one classification—mental deficiency.

In table 3 the broad groupings of impairments are ranked according to the proportion of men affected by the impairment. Men predominated among recipients whose major impairments were injuries, tuberculosis, diseases of the musculoskeletal system, infective and parasitic diseases, diseases of the nervous system and the sense organs, and cerebral accidents. There were more women than men among recipients whose major impairments were heart disease, malignant neoplasms, arthritis, psychoses and other mental disorders, circulatory diseases other than heart disease, and all other disease groups.

Table 3 also shows for each broad disease group the proportion of recipients who were confined to their homes and the percentage needing one or more personal services in essential activities of daily living. Among the first six of these groups, in which men predominated, the proportion housebound was high except for the tuberculosis group, of whom only 13 percent were housebound. Also, except for the tuberculosis group, the proportion of recipients needing personal services was high. The classifications

Chart 2.—Percent of men among APTD recipients with specified impairments, mid-1951



with the highest frequency of confinement to home were cerebral accidents, other diseases of the nervous system and sense organs, and infective and parasitic diseases other than tuberculosis. The same three groupings stood highest in the proportion of recipients needing personal services. The victims of cerebral accidents appeared to be the most severely disabled recipients. Forty-five percent of this group were confined to their homes; 16.4 percent were bedridden. Similarly, 57.1 percent of the cerebral accident group needed one or more personal services, including 42.7 percent who needed help in dressing.

Among the broad diagnostic groups in which women predominated, a low proportion of recipients were confined to their homes, except among the victims of malignant neoplasms and arthritis. In most of these classifications, the percent of recipients needing personal services was also comparatively low. Victims of malignant neoplasms and arthritis, however, had an average or high proportion of recipients needing personal services. The mental deficiency group, in which women and men were about equally divided, deserves special mention; 52 percent of the mentally deficient required one or more personal services, but only 18 percent were confined to their homes. In most other diagnostic groupings the proportion needing personal services was only slightly greater than the proportion housebound. The explanation lies in the large number of mentally deficient individuals who needed help in activities affecting personal safety. For such activities, about 9 out of every 10 mentally deficient individuals needing one or more personal services required the help of others—an indication of the severity of the mental defects of these recipients.

More than 1 out of 10 men had impairments that originated in an employment injury or disease (4.5 percent) or in an injury that was not work-connected (6.2 percent). On the other hand, only 3.9 percent of the women had impairments arising from injury; only 0.4 percent were due to an employment injury, and 3.5 percent were the result of other kinds of injuries.

In both sexes, congenital impair-

ments represented more than 10 percent of the total, accounting for 12.0 percent of all impairments for the men and 10.6 percent for the women. For recipients under age 35, however, congenital impairments accounted for around 40 percent of the total in both sex groups.

For both men and women the major cause of impairment was a disease—usually a chronic or degenerative disease that could not be attributed to an injury or a congenital condition. Fewer men (66.1 percent) than women (71.6 percent) had impairments arising from such conditions. These differences are the complement of the differences in the proportion of the two sexes with impairments arising from injuries.

The study data on mobility status and need of personal services lead to the conclusion that the men receiving aid are more limited in activities essential to daily living than the women. As previously indicated, men appeared more frequently than women in the diagnostic groupings associated with a high proportion of persons confined to their homes and needing personal services. The contrast is most apparent when impairment classifications in which the proportion of men was less than 40 percent are compared with classes in which men represented more than 60 percent of the group. In the classes with fewer men, 12.3 percent of the recipients were confined to their homes, and 15.4 percent needed one or more personal services. On the other hand, in the classes with more men, the proportion confined to their homes increased to 26.1 percent and the proportion needing personal services increased to 34.0 percent.

State Differences

Although, in the aggregate, there were about the same number of men and women recipients, men outnumbered women in 18 of the 29 States in which the study sample was large enough to warrant a percentage distribution by sex. The proportion of men ranged from 38.4 percent in the District of Columbia and 41.2 percent in Utah to 70 percent in Hawaii and 66.5 percent in West Virginia. The distribution of the 29 States by the percentage of men receiving aid to the

permanently and totally disabled is as follows:

Percent	Number of States
Total	29
Less than 40	1
40-44	5
45-49	5
50-54	5
55-59	7
60 and more	6

The difference between the distribution of the States and the distribution of the total number of recipients arises from the fact that in the three States (New York, Louisiana, and Alabama) that together had more than half the total number of recipients, there were fewer men than women.

Differences among the States in the sex distribution of the recipients cannot be entirely explained from available data. There is some tendency for the following factors to be associated with a relatively large number of men in the caseload—high percentages of recipients confined to their homes, high proportions needing one or more personal services in the essential activities of daily living, and high proportions of white recipients and of recipients with previous employment history. On the other hand, the reverse of each of these factors tended to be associated with a high proportion of women in the caseload. These factors, however, are not sufficient to account for all of the State differences observed.

Summary

Contrary to what might have been expected, the numbers of men and women receiving aid to the permanently and totally disabled were about equal. Men might have been expected to be more numerous because the disabled population generally contains more men; because the occurrence of a disabling impairment in a married woman is less likely to cause a total economic loss to a family than the occurrence of a similar impairment in a man; and because women more frequently engage in homemaking—an occupation for which a given disability is less likely to be total than for other occupations in which the standards of performance and regularity are often more exacting.

Table 3.—APTD recipients by impairment group and by sex, mobility status, and personal services needed, mid-1951

Impairment group	Total number of APTD recipients	Percentage distribution					
		Sex		Mobility status		Need of personal services in essential activities of daily living	
		Men	Women	House-bound	Not house-bound	Needing such services	Not needing such services
Total.....	93,359	49.8	50.2	20.7	79.3	28.2	71.8
Injuries.....	2,188	72.7	27.3	24.0	76.0	33.5	66.5
Tuberculosis (all forms, including arrested tuberculosis).....	4,081	65.0	35.0	12.7	87.3	6.9	93.1
Deformities, malformations, and diseases of the musculoskeletal system.....	3,663	64.4	35.6	22.4	77.6	32.6	67.4
Infective and parasitic diseases (including late effects) other than tuberculosis.....	4,653	61.7	38.3	28.5	71.5	38.6	61.4
Diseases of the nervous system and sense organs other than cerebral accidents.....	9,929	61.4	38.6	28.5	71.5	48.7	51.3
Cerebral accidents.....	6,127	59.2	40.8	44.7	55.3	57.1	42.9
Mental deficiency.....	6,082	49.3	50.7	17.8	82.2	51.8	48.2
Diseases not otherwise specified.....	11,224	46.9	53.1	15.7	84.3	15.3	84.7
Diseases of the heart.....	23,809	43.3	56.7	13.9	86.1	14.0	86.0
Malignant neoplasms.....	2,248	43.2	56.8	27.4	72.6	28.3	71.7
Arthritis.....	9,375	42.9	57.1	28.5	71.5	34.5	65.5
Psychoses and other mental and personality disorders except mental deficiency.....	4,174	38.3	61.7	10.4	89.6	21.6	78.4
Circulatory diseases other than diseases of the heart.....	5,806	36.4	63.6	12.5	87.4	17.6	82.4

These factors are offset, however, by the fact that, among the disabled in the general population, men only slightly outnumber women among the individuals with long-term disabilities who are not in the labor force and who keep house or are unable to work. The marital status of the men and women receiving aid varied widely. In both sexes, the nonmarried—single, widowed, and divorced—were more numerous than the married. Nonmarried men exceeded married ones by a ratio of 1.3 to 1; among the women the ratio of nonmarried to married was approximately 5 to 1. One of the striking findings of the study was that only 1 woman in every

6 receiving aid was married, and that for a large proportion of these, the husbands were also recipients of some type of public assistance.

While all the reasons that most of the women who receive aid are not married cannot be identified, certain factors are apparent and others can be reasonably inferred. A woman who becomes disabled and has no husband to whom she can look for support is much more likely to need public assistance than a disabled married woman. The women receiving aid were also found to have a median age 2 years higher than that of the men. Data on earlier marital status are not available, but the higher average age

of the women, coupled with their greater life expectancy, makes it probable that a substantial proportion of the nonmarried women were widowed. Particularly for those older widows with permanent impairments who have not attempted to work for years, the likelihood of being able to engage in a useful occupation is slight. It also seems reasonable to infer that, because women have less work experience, a given type of impairment may cause a total loss of earning capacity more frequently among women than among men. The working skills possessed by the women may be less varied than those of the men; as a result, when a disabling impairment strikes, the women are less likely to have a residual skill that will enable them to maintain economic self-sufficiency.

The even distribution of the sexes among all recipients obscures wide differences in the distributions by race (more men than women were white, fewer men than women were nonwhite); by marital status (more men than women were married, fewer men than women were nonmarried); by employment history (more men than women had previous work experience); by origin of impairment (more men were disabled by injury); and by type of impairment (more men were disabled by injuries, deformities, tuberculosis, and cerebral accidents and more women by mental diseases, heart disease, and other circulatory diseases). The classification of impairments in relation to mobility status and personal services needed suggests that, on the whole, the men receiving aid to the disabled may have been more severely disabled than the women.

State-Chartered Credit Unions in 1952*

THE first State credit union law in the United States was adopted by Massachusetts in 1909. By 1934—the year in which the Federal Credit Union Act was passed—another 37 States had adopted similar legislation, and in 1952 laws providing for the chartering and supervision of credit unions were in effect in 46 States.

Until this year the Bureau of Labor Statistics has collected and published

The State-chartered credit unions showed substantial gains in 1952 (table 3). The number in operation increased from 5,881 at the end of 1951¹ to 6,362 at the end of 1952, a gain of 8 percent. An 11-percent rise in membership brought the total number of persons belonging to these associations to 3.0 million. Total assets increased from \$693.6 million to \$853.7 million, or 23 percent; average assets per credit union went up from \$117,941 to \$134,189.

Increased activity was apparent in all the operations of the State-chartered credit unions. The amount of loans outstanding to members, for example, totaled \$447.3 million at the end of 1951 and \$570.0 million at the end of 1952—a gain of 27 percent. Paid-in share capital, which amounted to \$583.0 million in 1951, rose 22 percent to \$711.6 million. Net earnings for 1952 totaled \$26.0 million—21 per-

cent more than the \$21.4 million earned in the preceding year. Total dividends paid to shareholders at the end of 1952 amounted to \$18.5 million—an increase of \$3.2 million or 21 percent from the total paid in dividends at the end of 1951.

The decrease of \$4.4 million in total reserves, from \$43.3 million at the end of 1951 to \$38.9 million at the end of 1952, is inconsistent with the growth in total assets and the increase in earnings. It appears that there was a difference between the items making up the total reserves reported by some States for 1952 and those reported for 1951 and previous years.

For four States the figures shown in table 3 are for the fiscal year ended June 30, and for one State they are for the year ended September 30. All the other States reported on a calendar-year basis. Because of incomplete returns, it was necessary to estimate some of the figures; the totals, therefore, are also partly estimated.

Table 1.—Development of State-chartered credit unions, 1925-52

Year	Number of credit unions		Number of members	Assets
	Total	Number reporting		
1925.....	419	176	108,000	(1)
1929.....	974	838	264,908	(1)
1931.....	1,500	1,244	286,143	\$33,645,343
1932.....	1,612	1,472	301,119	31,416,072
1933.....	2,016	1,772	359,646	35,496,668
1934.....	2,450	2,028	427,097	40,212,112
1935.....	2,600	2,589	597,609	47,964,068
1936.....	3,490	2,734	854,475	73,659,146
1937.....	3,792	3,128	1,055,736	97,087,905
1938.....	4,299	3,977	1,236,826	117,672,392
1939.....	4,782	4,677	1,459,377	145,803,444
1940.....	5,267	5,175	1,700,390	180,649,090
1941.....	5,663	5,506	1,907,694	216,557,977
1942.....	5,622	5,400	1,797,084	221,114,849
1943.....	5,285	5,124	1,721,240	228,314,723
1944.....	4,993	4,907	1,629,706	253,663,658
1945.....	4,923	4,858	1,626,364	281,524,015
1946.....	5,003	4,954	1,717,616	322,082,553
1947.....	5,155	5,097	1,893,944	380,751,106
1948.....	5,273	5,271	2,120,708	443,049,653
1949.....	5,427	5,402	2,271,115	510,726,465
1950.....	5,602	5,585	2,482,539	599,165,879
1951.....	5,881	5,886	2,732,495	693,613,296
1952.....	6,362	6,324	3,035,046	853,709,783

¹ Data not available.

information on the State-chartered credit unions. Beginning in April 1953, the Bureau of Federal Credit Unions has the responsibility for accumulating and reporting data on the State operations. The following summary report, the first on the subject made by the Bureau of Federal Credit Unions, presents data obtained by means of questionnaires sent to all State authorities supervising the operation of credit unions.

* Prepared in the Bureau of Federal Credit Unions.

¹ For a report on operations in 1951, see the *Monthly Labor Review*, February 1953, pp. 155-158.

Table 2.—Total amount of loans and of real-estate loans made¹ by State-chartered credit unions, 25 States, 1952¹

State	Loans outstanding at end of period		Loans made during period	
	Total	Secured by real estate	Total	Secured by real estate
Total.....	\$388,644,526	\$111,652,088	\$421,375,398	\$34,955,506
Arizona ²	\$188,811	\$52,360	\$219,542	\$26,700
California.....	47,716,739	10,341,418	56,952,524	(3)
Colorado.....	10,009,005	1,899,066	14,870,296	1,330,791
Florida.....	8,638,546	1,148,138	14,102,696	(3)
Iowa.....	12,084,977	1,912,928	16,304,348	1,307,465
Kansas.....	5,957,829	239,779	(3)	(3)
Maine.....	1,297,334	28,657	2,096,617	6,134
Massachusetts.....	58,199,169	25,324,032	71,282,802	7,761,665
Michigan.....	43,170,861	11,130,500	57,774,963	(3)
Minnesota.....	27,721,181	11,636,398	33,285,276	4,856,103
Mississippi.....	237,806	24,347	571,708	23,438
Missouri ⁴	25,715,531	4,097,315	(3)	(3)
Nebraska.....	2,956,858	2,343,752	(3)	(3)
New Hampshire ²	2,128,770	1,452,025	(3)	(3)
North Carolina.....	7,653,892	882,348	10,603,183	(3)
North Dakota.....	2,976,934	334,532	2,305,698	(3)
Oklahoma.....	4,425,123	262,075	(3)	(3)
Oregon.....	4,467,879	630,790	5,747,749	265,075
Rhode Island.....	20,805,972	12,741,346	14,175,368	(3)
Texas.....	16,581,996	582,415	24,558,254	(3)
Utah.....	5,675,350	918,484	(3)	(3)
Vermont.....	425,782	31,744	(3)	(3)
West Virginia.....	903,133	150,490	665,549	(3)
Wisconsin.....	44,498,385	19,375,132	47,719,772	19,375,132
Ohio.....	34,206,663	4,112,022	48,139,053	(3)

¹ States reporting on real-estate loans. Data are for calendar year unless otherwise noted.

² Fiscal year ended June 30.

³ Data not available.

⁴ For 12 months ended June 30, 1952.

⁵ Estimated by Michigan State Banking Department.

⁶ Fiscal year ended September 30.

Illinois had by far the largest number (1,015) of State-chartered credit unions at the end of 1952. It was followed by Wisconsin (577), Massachusetts (467), and Missouri (402). These four States ranked in the same order in 1951.

The Illinois associations also had the greatest amount of assets—\$133.3 million; Massachusetts was second, with \$97.0 million; Wisconsin third, with \$69.8 million; and Michigan fourth, with \$62.3 million. In the preceding year these States also ranked first, second, third, and fourth in terms of the amount of assets held by the credit unions. Illinois recorded the largest gains both in number and in assets during the year; the number of credit unions increased by 112 and the assets by \$24.0 million.

Forty-five percent of the credit unions chartered under State laws

were located in California, Illinois, Massachusetts, Michigan, Ohio, and Wisconsin. The credit unions in these six States accounted for 53 percent of the total membership and of the total amount of loans outstanding; they held 55 percent of the assets of all State-chartered credit unions at the end of 1952.

Real Estate Loans

Not all the State authorities supervising credit unions reported on real estate loans. The returns from 15 States indicated that their laws permitted credit unions to grant loans secured by real estate but that the associations were not required to segregate real estate loans from other types of loans in their reports.

The amount of real estate loans outstanding in the 25 States that reported such data totaled \$111.7 million (table

2), which represented 29 percent of the loans outstanding in these States at the end of 1952. The State-chartered credit unions in Massachusetts had the largest amount of real estate loans outstanding (\$25.3 million), and Wisconsin reported the second largest amount (\$19.4 million). The highest ratio of real estate loans to all loans outstanding at the end of 1952 was reported by Nebraska; of total loans amounting to \$3.0 million, 79 percent (\$2.3 million) was secured by real estate.

Of the 25 States that reported on the amount of real estate loans outstanding at the year's end, nine also reported on the amount of such loans granted during the year. The associations in these nine States granted loans of \$192 million in 1952, with real estate loans accounting for \$35.0 million of the total.

Table 3.—Operations of State-chartered credit unions, by State, 1951 and 1952

State and year	Number of credit unions		Number of members	Loans outstanding end of year	Paid-in share capital	Reserves	Total assets	Net earnings	Dividends on shares
	Total	Number reporting							
Total, 1951.....	5,881	5,886	2,732,495	\$447,328,252	\$583,035,110	\$43,278,927	\$693,613,296	\$21,429,740	\$15,308,223
Total, 1952.....	6,362	6,324	3,035,046	509,982,497	711,574,199	38,879,577	853,709,783	25,966,709	18,547,203
Alabama: 1951.....	71	71	39,409	6,842,843	8,174,499	1,124,418	9,609,533	468,912	315,388
1952.....	74	74	43,925	8,787,918	10,097,673	347,208	11,820,798	575,029	378,963
Arizona: 1951.....	5	5	909	115,460	116,197	6,065	136,875	4,322	2,210
1952.....	9	8	1,139	188,811	157,834	6,368	215,081	5,484	1,326
Arkansas: 1951.....	26	25	5,603	547,785	751,063	58,324	833,041	35,166	23,961
1952.....	28	28	6,904	722,677	983,904	40,018	1,081,752	35,342	24,835
California: 1951.....	258	256	176,117	35,826,713	37,933,400	1,648,742	45,648,355	1,719,826	1,233,680
1952.....	295	290	203,842	47,716,739	47,635,813	2,109,457	57,743,138	2,076,785	1,460,378
Colorado: 1951.....	75	75	37,065	6,736,919	8,270,151	332,485	9,752,247	323,737	225,575
1952.....	83	83	41,276	10,009,005	10,334,077	396,466	12,541,435	387,420	244,713
Connecticut: 1951.....	87	87	12,677	2,045,445	3,318,567	46,215	3,569,372	55,736	32,146
1952.....	106	107	19,750	3,140,431	3,958,707	68,222	4,296,532	149,848	135,529
District of Columbia: 1951.....	17	17	17,843	1,949,071	2,647,367	351,151	3,012,534	118,545	78,302
1952.....	17	17	18,398	2,342,473	3,152,791	198,333	3,543,096	126,446	89,500
Florida: 1951.....	117	126	35,419	6,486,917	7,925,978	386,894	8,837,737	420,473	248,280
1952.....	136	140	42,064	8,638,546	10,380,145	488,057	11,556,130	490,000	293,483
Georgia: 1951.....	113	113	42,946	6,639,519	268,092	903,532	9,225,494	250,000	185,000
1952.....	118	117	47,140	8,624,857	288,979	726,741	11,585,318	315,000	23,000
Idaho: 1951.....	5	5	562	39,169	54,689	3,489	58,178	7,750	1,543
1952.....	5	5	475	46,364	68,438	742	74,324	2,445	406
Illinois: 1951.....	903	903	445,725	60,338,363	100,516,272	7,530,236	109,216,363	4,187,429	2,785,763
1952.....	1,015	1,015	491,384	76,116,409	122,646,287	4,628,588	133,280,666	4,639,820	3,333,528
Indiana: 1951.....	145	145	55,000	8,906,592	12,212,770	963,304	13,487,821	325,000	200,000
1952.....	148	148	63,000	10,098,226	14,590,945	660,179	15,990,990	400,000	250,000
Iowa: 1951.....	210	210	58,761	8,932,942	12,402,911	554,904	14,211,558	365,654	302,847
1952.....	224	210	66,000	12,084,977	15,460,935	664,781	17,752,359	497,015	397,143
Kansas: 1951.....	100	99	36,717	4,674,499	7,064,079	244,478	7,778,371	306,751	218,975
1952.....	107	106	43,543	5,957,829	8,718,050	287,407	9,488,880	345,961	250,000
Kentucky: 1951.....	119	117	35,000	6,732,667	8,147,922	467,924	9,179,622	225,000	175,000
1952.....	120	120	38,000	7,484,928	9,324,897	567,438	10,516,626	250,000	195,000
Louisiana: 1951.....	89	89	25,000	2,639,341	2,917,524	328,765	3,355,184	115,000	75,000
1952.....	105	103	30,000	3,899,201	4,119,988	235,130	4,843,376	160,000	112,000
Maine: 1951.....	8	8	7,431	1,045,790	1,081,815	134,969	1,397,149	43,255	27,660
1952.....	8	8	7,908	1,297,334	1,501,137	109,060	1,723,891	52,945	34,475
Maryland: 1951.....	43	43	30,060	3,610,226	4,498,269	285,417	5,225,039	215,294	151,641
1952.....	45	45	38,371	4,637,749	5,602,937	321,671	6,532,279	270,407	190,559
Massachusetts: 1951.....	462	463	323,516	47,691,611	68,837,280	6,474,627	81,449,496	1,149,485	1,384,303
1952.....	467	467	350,984	58,199,169	79,268,844	7,454,879	97,013,944	1,725,000	1,500,000
Michigan: 1951.....	170	170	130,482	32,643,182	41,134,027	2,131,873	48,869,769	1,585,751	1,150,220
1952.....	174	174	143,814	43,170,861	52,460,258	2,503,508	62,296,415	2,067,349	1,402,015
Minnesota: 1951.....	289	289	99,679	22,997,819	24,070,992	2,152,728	31,100,818	807,201	679,951
1952.....	295	295	107,690	27,721,181	29,904,040	1,528,594	37,127,141	929,311	840,064
Mississippi: 1951.....	6	6	2,122	143,514	196,455	40,962	280,884	9,213	8,566
1952.....	6	7	3,424	237,806	346,647	44,056	472,283	24,488	22,909

See footnotes at end of table.

Development, 1925-52

The progress of credit unions chartered under the State laws through 1952 is shown in table 1.² In 1925 there were only 419 credit unions, with memberships totaling 108,000, but by 1934 there were 2,450 credit unions operating under State laws. These associations had 427,000 members and assets of \$40.2 million.

Since then, except during the war, the credit union movement has spread steadily, with the number of organizations and members, as well as the amount of assets, rising every year. After the war, credit union operations began once more to expand, and at the end of 1952 there were 6,362 credit unions operating under State char-

² Data for the years before 1952 were published in the *Monthly Labor Review*, November 1951 and February 1953.

Table 4.—Credit unions in the United States, 1952

Item	Total	State-chartered	Federal
Number in operation.....	12,287	6,362	5,925
Members.....	5,888,267	3,035,046	2,853,241
Amount of loans outstanding.....	\$685,044,812	\$560,837,497	\$124,207,315
Paid-in share capital.....	\$1,308,948,316	\$711,574,199	\$597,374,117
Reserves.....	\$59,440,308	\$38,879,577	\$20,560,731
Total assets.....	\$1,516,118,652	\$853,709,783	\$662,408,869
Net earnings.....	\$49,392,456	\$25,906,709	\$23,485,747
Dividends paid on shares.....	\$35,143,633	\$18,547,203	\$16,596,430

ters; their membership, as noted earlier, numbered 3.0 million, and total assets amounted to \$853.7 million.

Federal and State Credit Unions

The growth of the credit union movement is even more clearly indicated when the State-chartered credit unions and those chartered under the Federal Act are considered together (table 4). In 1937, the third year of operations under the Federal Credit

Union Act,³ a total of 6,219 credit unions were in operation; they had 1.5 million members and assets of \$116.3 million. At the end of 1952 there were, in all, more than 12,000 credit unions in operation in the United States. Almost 6.0 million persons were members, and total assets amounted to more than \$1.5 billion.

³ For the most recent data on Federal credit unions see *Report of Federal Credit Union Operations for 1952*.

Table 3.—Operations of State-chartered credit unions, by State, 1951 and 1952—Continued

State and year	Number of credit unions		Number of members	Loans outstanding end of year	Paid-in share capital	Reserves	Total assets	Net earnings	Dividends on shares
	Total	Number reporting							
Missouri: 1951.....	388	389	131,457	20,422,733	28,927,242	1,306,998	31,948,375	728,095	689,034
1952.....	402	397	147,308	25,715,531	35,115,037	1,403,018	39,574,896	806,738	774,271
Montana: 1951.....	5	5	1,032	252,200	272,600	9,100	307,600	15,048	6,911
1952.....	5	5	1,217	260,000	307,121	14,539	344,752	16,320	7,711
Nebraska: 1951.....	58	58	16,743	3,613,142	3,220,052	180,545	2,467,190	119,691	80,000
1952.....	63	63	19,000	2,956,858	3,800,000	154,893	4,414,011	164,379	115,291
New Hampshire: 1951.....	10	10	4,722	1,990,648	620,615	204,387	2,606,532	75,786	15,121
1952.....	13	13	5,572	2,128,770	775,458	113,764	3,036,789	85,481	16,926
New Jersey: 1951.....	61	61	32,855	2,410,601	6,853,538	273,662	7,350,413	210,878	158,641
1952.....	62	60	37,212	2,971,731	8,452,277	290,744	8,975,581	255,702	198,026
New Mexico: 1951.....	21	21	2,826	123,474	120,112	4,232	146,822	3,500	2,337
1952.....	14	14	2,123	162,084	151,182	3,609	117,118	4,417	2,900
New York: 1951.....	192	192	135,262	18,970,818	25,604,879	3,823,418	29,971,167	964,651	625,058
1952.....	190	190	140,445	20,893,711	28,028,689	2,732,131	32,857,878	1,035,485	706,184
North Carolina: 1951.....	200	200	51,822	6,167,423	7,931,574	456,475	10,326,530	225,000	175,000
1952.....	202	190	55,256	7,653,892	9,570,080	561,459	12,224,721	292,728	239,065
North Dakota: 1951.....	60	64	11,105	2,071,349	4,057,406	97,169	4,326,759	80,690	7,399
1952.....	58	64	12,227	2,976,934	4,399,638	112,943	4,684,902	81,546	31,865
Ohio: 1951.....	285	285	159,556	25,786,139	36,633,568	1,423,257	39,974,168	1,437,419	910,698
1952.....	317	317	178,133	34,206,663	45,639,884	1,814,279	50,873,936	1,756,670	1,165,338
Oklahoma: 1951.....	44	44	17,500	2,875,236	148,864	318,811	4,375,083	115,000	70,000
1952.....	41	41	18,500	4,425,123	630,072	321,666	5,835,477	200,000	125,000
Oregon: 1951.....	33	33	16,592	3,238,495	3,864,885	199,522	4,305,465	171,383	107,733
1952.....	35	35	18,757	4,467,879	4,757,031	234,292	5,371,312	198,212	133,496
Pennsylvania: 1951.....	85	85	61,168	6,866,653	9,746,461	541,762	11,930,716	274,256	264,364
1952.....	87	87	55,009	7,902,963	10,852,714	606,141	13,513,748	378,245	303,332
Puerto Rico: 1951.....	59	54	16,666	1,019,057	972,926	19,062	1,148,662	20,183	10,000
1952.....	72	68	20,170	1,787,606	1,535,685	28,222	2,007,060	28,903	21,000
Rhode Island: 1951.....	42	42	56,937	16,892,148	13,003,727	1,309,098	24,634,281	590,003	274,291
1952.....	48	48	66,143	20,805,972	15,774,895	1,309,801	28,830,345	558,204	373,176
South Carolina: 1951.....	3	3	1,251	171,868	107,113	6,868	242,876	11,604	9,274
1952.....	8	8	4,865	1,485,000	302,000	8,000	686,313	32,000	24,000
Tennessee: 1951.....	80	80	40,960	8,045,138	9,309,641	953,924	11,063,016	433,038	292,582
1952.....	95	95	46,424	9,236,208	11,537,028	542,230	13,746,861	520,737	372,019
Texas: 1951.....	125	125	80,817	11,428,186	13,683,263	1,353,081	15,571,821	658,467	541,298
1952.....	188	188	65,961	16,581,996	18,142,806	672,170	21,652,609	861,360	719,333
Utah: 1951.....	60	60	16,462	4,181,584	4,447,194	99,440	4,948,984	119,124	55,000
1952.....	74	74	19,180	5,675,350	5,822,991	116,179	6,496,819	162,000	75,000
Vermont: 1951.....	28	27	4,193	228,483	251,538	6,649	278,480	9,959	1,500
1952.....	38	36	5,743	425,782	444,287	10,603	484,066	18,222	12,000
Virginia: 1951.....	32	32	18,000	2,185,674	1,750,761	238,307	2,752,182	115,000	70,000
1952.....	44	44	20,000	2,835,909	2,333,810	265,668	3,533,166	160,000	97,000
Washington: 1951.....	113	114	45,708	6,523,075	8,626,280	794,121	9,622,478	426,102	253,866
1952.....	114	113	54,890	8,911,526	10,700,764	652,540	12,052,626	515,864	319,963
West Virginia: 1951.....	26	26	6,197	771,079	461,496	117,138	894,107	34,805	12,291
1952.....	30	30	6,451	903,133	543,901	61,841	1,030,043	39,068	13,326
Wisconsin: 1951.....	553	553	214,621	33,506,682	49,879,086	3,672,399	54,655,178	1,656,991	1,163,252
1952.....	577	577	230,429	44,498,385	63,953,523	3,561,942	69,822,659	2,269,865	1,521,896

Fiscal year ended June 30.

² Estimated.

³ Fiscal year ended September 30.

Old-Age and Survivors Insurance: Retirement Test Experience

by ROBERT J. MYERS*

THE old-age and survivors insurance program combines three types of protection for workers and their families—retirement protection for those between the ages of 65 and 75, annuities for those aged 75 or over, and survivor insurance, payable on the death of an insured worker at any age. The retirement test (or work clause) is applicable when the beneficiary is under age 75, both for retirement benefits and for survivor benefits. The test is that provision of the Social Security Act under which old-age and survivors insurance benefits are withheld from an otherwise eligible beneficiary if he (or the individual upon whose earnings benefits are based) performs substantial work in covered employment. This article considers the actual operating experience under the retirement test and gives a brief outline of its history.

History

Under the original Social Security Act, monthly old-age benefits were not to be paid for any month in which the individual received covered wages from "regular employment." The latter term was never specifically defined in the law or in congressional reports or debates; nor was it defined by regulation because, before 1942—when monthly benefits were first scheduled to be payable—the 1939 amendments had introduced specific provisions as to the retirement test.

Under the 1939 act, a specific and objective test or definition of retirement was written into the statute. Earnings of \$14.99 a month or less were, in effect, treated as casual earnings that did not alter an individual's retirement status, while earnings of more than this amount meant that he was no longer retired. For administrative reasons, the test applied only to

earnings in covered employment and was on an "all-or-none" basis.

If earnings were even slightly more than \$14.99, the entire benefit for the month was lost. This loss occurred even though the benefit was greatly in excess of the amount by which earnings exceeded \$14.99 or, for that matter, even though it was more than the full amount earned.

In the 1950 amendments the amount of employee wages permitted under the retirement test was raised from \$14.99 to \$50.00 a month, in part to recognize the rise in wage levels and in part to permit benefit payment in more instances where part-time employment was present. As before, the test was on an all-or-none basis. For the self-employed, who had just been brought into coverage and for whom there is annual reporting of earnings, a "unit-reduction" procedure was adopted. Under this law, for an individual eligible for benefits for all months of a year (special consistent rules are applicable if the period of eligibility is less), benefits are not withheld if his covered self-employment income reported for the year is \$600 or less. If such income is more than \$600, however, 1 month's benefit is withheld for each \$50 (or remaining fraction thereof) of the amount above \$600.

The 1950 act provided that in no case can benefits be withheld for more months than the individual actually engages in covered self-employment by rendering substantial services.¹ In other words, if a large amount is earned, but the earnings are concen-

trated in only 1 month, then only 1 month's benefit is withheld. For persons having both wages and self-employment income, the retirement test is applied independently. For example, a person with self-employment income of \$600 and wages of exactly \$50 each month can nonetheless receive benefits for all 12 months of the year.

The 1950 act also provided that the retirement test is not applicable to persons aged 75 or over. In other words, such individuals can have any amount of covered self-employment income or wages and still receive full benefits every month. Assuming that relatively few persons will be in employment at such ages, it is estimated that this provision has relatively little effect on costs.

The 1951 amendments to the Railroad Retirement Act, in establishing a certain degree of coordination between the two systems, provided that, for purposes of the old-age and survivors insurance retirement test, railroad wages should be considered as covered earnings.

The 1952 amendments further increased the amount of covered earnings permitted under the retirement test, partly to reflect the rise in the earnings level since the outbreak of hostilities in Korea. The general basis is exactly the same as in the 1950 act. For wages, the maximum earnings permitted are \$75 a month. No benefits are withheld for the first \$900 of self-employment income; for each additional \$75 of earnings (or fraction thereof), 1 month's benefits are withheld.

The operation of the retirement test is based on the amount of wages for services rendered in a month and not, as for the reporting of wages for tax and wage-credit purposes, on the wages paid in the month (or quarter). Under present law, after \$3,600 in wages has been received from a particular employer in a given year, sub-

¹ According to the law, the Secretary of Health, Education, and Welfare "shall by regulations prescribe the methods and criteria for determining whether or not an individual has rendered substantial services." The report of the congressional committees who considered this legislation gave certain examples indicating the general nature of this concept.

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Table 1.—Average initial retirement ages¹ of old-age beneficiaries, by sex and marital status

Year of award	Average retirement age				Women
	Men				
	Total	Married		Non-married	
		Wife receiving benefits ¹	Wife not receiving benefits ²		
1940...	68.2	69.9	67.1	68.6	67.6
1941...	69.2	70.8	67.1	69.8	68.3
1942...	69.0	70.6	67.6	69.7	68.2
1943...	69.2	70.8	67.7	69.9	68.1
1944...	69.5	71.0	67.9	70.2	68.2
1945...	69.5	70.9	68.1	70.2	68.5
1946...	69.6	71.0	68.2	70.2	68.7
1947...	69.2	70.7	68.0	69.9	68.6
1948...	68.7	70.5	67.8	69.6	68.5
1949...	68.5	70.3	67.6	69.2	68.3
1950...	68.7	70.6	67.7	69.2	68.0
1951...	69.3	71.4	67.9	69.9	68.3
1952...	68.6	(4)	(4)	(4)	68.2

¹ Age in year of award.

² Includes only cases where wife is aged 65 or over.

³ Includes a relatively small number of cases for 1950 and 1951 where wife is in receipt of benefits but is under age 65.

⁴ Not available.

sequent wages in that year are not counted for tax and wage-credit purposes, but such wages are considered in the retirement test.

Average Ages of Retired Workers

Table 1 shows the average initial retirement ages, as represented by age at time of award, for insured workers awarded old-age benefits during the period 1940-52. The retired men are considered in three categories—married men where the wife is aged 65 or over and in receipt of wife's benefits; married men where the wife is under age 65² or, in relatively few instances, is aged 65 or over and is not receiving benefits; and non-married men.

For men, the average age at award was about 69 in the two prewar years, 1940 and 1941. During World War II there was a slight rise to about age 69½ as employment opportunities, combined with patriotism, kept many older persons at work. After the war the average age at award for men decreased to about 68½. As a result of the liberalized conditions in the 1950 amendments, a large number of per-

sons well beyond age 65, who had already ceased working, became eligible for old-age benefits. The presence of this group was reflected to some extent in the 1950 awards and to a greater extent in the 1951 awards, for which the average age at award increased significantly. For the 1952 awards, however, the average age was again about 68½. For women, the same general trend prevailed, with a wartime peak of about age 68½ and a slight decline thereafter to the 1950-52 level of age 68¼.

The same general trend prevailed for each of the three categories of men during the period considered. The average age at award for men whose wife aged 65 or over was also immediately eligible for benefits was about 1½-2 years higher than the average for all men. This difference is to be expected, because of the normal differential between ages of husbands and wives; men just above age 65 have, in relatively few instances, wives aged 65 and over, and conversely, married men well beyond age 65 have greater likelihood of having a wife aged 65 and over. Accordingly, married men whose wives were not immediately eligible (or were not yet aged 65) have an average age at award about 1 year to 1½ years lower than that for all men combined. Finally, the average age at award for nonmarried men tended to be about 6 months to 1 year higher than that for all men.

Data on awards to women classified by marital status were first available for 1951. The average age at award for married women was 67.4; for non-married women, it was 68.7.

The preceding discussion has been based on the ages of the beneficiaries at time of award because, in general, the data are available only on this basis. A more significant analysis of average initial retirement ages would be based on age in the year of initial entitlement; two factors—the lag in filing a claim³ and the time necessary for administrative action in making the award—would thus be taken into

³ Before the 1946 amendments, benefits were not payable for any month prior to the month of filing. The 1946 legislation permitted retroactive payments for 3 months before the month of filing. The 1950 amendments extended this period to 6 months.

account. A truly valid determination of the average retirement age would be based on this average initial retirement age, adjusted upward to allow for continuance at work or return to work of individuals who had been awarded benefits.

Consider the case of A. He was born in June 1885, and filed claim in December 1950, 6 months after attaining age 65. As a result of the necessary administrative time for adjudicating the claim, the award was made in February 1951 but with benefits payable retroactively through the earliest possible month of eligibility (June 1950). A would appear in the 1951 awards as being age 66, since that is the age he attained in that year. Thus, in determining average age at time of award, A would not be distinguishable from a similar person, B, who had continued working for a year or so beyond age 65 and whose claim was filed and awarded before the end of 1951. On the basis of age at initial entitlement—or in other words, age at initial retirement—A's age would be given as 65 and B's as 66. If A later returned to work for 2 years, his true effective retirement age would be 67.

Data based on year of entitlement are available for awards through 1951 but are not classified according to the individual's marital status. The average retirement ages determined on this basis are shown in table 2 and compared with the averages based on

Table 2.—Average initial retirement ages of old-age beneficiaries, by year of award and year of entitlement and by sex

Year	Average retirement age			
	Men		Women	
	Year of award ¹	Year of entitlement ²	Year of award ¹	Year of entitlement ²
1940.....	68.2	68.2	67.6	67.6
1941.....	69.2	69.2	68.3	68.2
1942.....	69.0	69.1	68.2	68.2
1943.....	69.2	69.2	68.1	68.1
1944.....	69.5	69.4	68.2	68.2
1945.....	69.5	69.4	68.5	68.5
1946.....	69.6	69.4	68.7	68.7
1947.....	69.2	68.9	68.6	68.4
1948.....	68.7	68.7	68.5	68.3
1949.....	68.5	68.5	68.3	68.1
1950.....	68.7	69.1	68.0	68.1
1951.....	69.3	68.0	68.3	67.2
1952.....	68.6	-----	68.2	-----

¹ Average for awards of given year.

² Average for entitlements of given year, represented in all awards before 1952.

Table 3.—Percent of retired workers under old-age and survivors insurance who retired at age 65,¹ by year of entitlement² and by sex

Year of entitlement	Men	Women
1940.....	17.9	21.9
1941.....	23.7	30.2
1942.....	24.1	31.1
1943.....	22.2	30.3
1944.....	18.5	27.9
1945.....	17.0	25.4
1946.....	17.3	23.1
1947.....	25.4	27.6
1948.....	28.9	30.6
1949.....	30.4	32.3
1950.....	22.8	23.9
1951.....	41.9	51.5

¹ Individuals who retired in the calendar year in which they attained age 65.

² Includes only data for entitlements represented in awards before 1952.

year of award. Through 1949, the more significant figures based on year of entitlement differ little from those based on year of award and are, as would be anticipated, slightly lower. For 1950, however, the averages based on year of entitlement are significantly higher, and for 1951 they are lower, than those based on year of award. The reason is that, under the 1950 amendments, many relatively older persons became newly eligible in September 1950, but the awards were, in many instances, made in 1951. An analysis of these data suggests that the true experience for 1951, and for 1952 as well, will show somewhat lower average retirement ages than any of the previous years.

A further indication of the effect on the computed average initial retirement age of using age at entitlement instead of age in year of award is obtained when the 1951 data are considered in more detail. Of the 1951 awards to men, 47 percent were made to individuals entitled in 1950 or earlier.⁴ Accordingly, for this group the average initial retirement age based on age in year of award was overstated by 1 year so that the overstatement for all the 1951 awards combined was about 6 months. (Actually the average age at time of award was 69.26, while the average age at entitlement was 68.84.) A somewhat similar situation occurred with respect to women in the 1951 awards; the average age at time of award was 68.27, while the true average initial

retirement age—that is, the age at time of entitlement—was 67.81.

Table 3, which shows for each of the years 1940–51 the proportion of the retirements that occurred among persons who attained age 65 in that year, gives some indication of the number of retirements at or before age 65. For purposes of accurate analysis, these figures are determined on the basis of year of entitlement rather than year of award. As indicated previously, use of the latter basis would yield significantly lower proportions.

For men, about 23 percent of the awards in 1941–43 were to those aged 65. This proportion decreased during World War II to a low of 17 percent but since then has risen, reaching 30 percent in 1949. The drop in 1950 is the result of the 1950 amendments, under which a relatively large number of persons beyond age 65 who had already retired but were not “insured” became insured and filed for benefits. In 1951 there was a sharp rise to 42 percent, though this figure may be reduced somewhat when the data on 1951 entitlements in 1952 awards are available. Preliminary data indicate that the proportion will be somewhat lower for 1952 entitlements, though it will remain well above the 1948–49 level.

For women, the proportion of retirants at age 65 has been somewhat higher, being about 30 percent in

1941–43, decreasing to a low of 23 percent in 1946, and rising to 32 percent in 1949. In 1950 and later, the same general trends were shown for women as for men. The 1951 figure was in excess of 50 percent, although it is likely that it will be reduced when all the data are available. The 1952 proportion will probably be somewhat lower but still well above that of any of the earlier years.

Retirants' Return to Work

Many individuals awarded benefits subsequently return to covered employment, and their benefits are then suspended. Accordingly, the data in the preceding analysis on average retirement ages underestimate the true effective average retirement age.

Table 4 shows, as a percent of all old-age beneficiaries, those who have filed a claim but whose benefits are suspended because of covered employment. The figures for those with suspended benefits are affected not only by changes in employment conditions but also by changes in administrative procedures and policies. Thus, during some periods, eligible individuals were encouraged to file even though still at work in order to “freeze” their benefit rights, since subsequent employment, if at a lower wage rate, might decrease the benefit eventually available. Under the provisions of present law, this incentive no longer exists to such an ex-

Table 4.—Old-age beneficiaries¹ with benefits in current-payment status and in suspension because of employment, and fully insured individuals aged 65 and over

End of year	Fully insured individuals aged 65 and over ² (in thousands)	Old-age beneficiaries with—			
		Benefits in current-payment status		Benefits suspended because of employment	
		Number (in thousands)	Percent of fully insured	Number (in thousands)	Percent of all ³ old-age beneficiaries
1940.....	548	112	20.4	415	11.8
1941.....	680	200	29.4	30	13.0
1942.....	831	260	31.3	52	12.6
1943.....	1,016	306	30.1	72	16.0
1944.....	1,244	378	30.4	80	17.5
1945.....	1,469	518	35.3	91	17.6
1946.....	1,637	702	42.9	118	14.4
1947.....	1,813	875	48.3	156	15.1
1948.....	1,990	1,048	52.7	182	14.8
1949.....	2,164	1,286	59.4	194	13.1
1950.....	3,026	1,771	58.5	176	9.0
1951.....	3,439	2,278	66.3	227	9.1
1952.....	4,075	2,644	64.9	230	8.0

¹ Fully insured individuals aged 65 and over who have filed a claim and been awarded benefits.

² Number fully insured on Jan. 1 of following year.

³ Excludes relatively small number (about 10,000

in 1952) with benefits suspended for reasons other than employment (payee not determined, etc.).

⁴ Estimated.

⁴ Only $\frac{1}{4}$ of 1 percent were entitled earlier than 1950.

terit because the benefit is computed both as of the time the beneficiary files claim and as of his attainment of age 65 (or if not then fully insured, at the first subsequent date when fully insured).

In the first few years of operation, benefits suspended because of employment represented about 12 percent of the total. They represented almost 20 percent during World War II; the proportion subsequently decreased and during the last 3 years has been approximately 9 percent of the total.

Currently the average age at time of initial entitlement is estimated to be about 68. What would be the effect and significance of the fact that about 9 percent of the benefits are suspended because of employment? For a stationary life-table population for a group aged 68 and over, if 91 percent were receiving benefits, the result is the same as though only all those aged 69 and over were receiving benefits. In other words, it may be said that if 9 percent of the claimants have returned to work, and if the average age at time of entitlement is 68, then the true effective retirement age is roughly 69.

Eligibles Remaining at Work

Still another way of considering the effect of the retirement test is to study the proportion of workers fully insured and aged 65 or over who remain in covered employment and thus do not draw benefits. The same result can be achieved by considering the complementary figure—those with benefits in current-payment status as a proportion of all those aged 65 or over and fully insured.⁵

As indicated in table 4, at the end of 1940 only 20 percent of those eligible were actually drawing benefits. This proportion rose to about 30 percent at the end of 1941 and remained at this level during the war years. Thereafter, it rose steadily and was nearly 60 percent in 1949 and 1950, with a further rise to about 65 percent in 1951 and 1952. The increase in

⁵ The relatively few individuals who, though not disqualified by reason of the retirement test, are not drawing benefits through failure to file claim can be ignored for purposes of this analysis.

Table 5.—Old-age beneficiaries¹ in current-payment status as percent of fully insured individuals, by age group and sex

End of year	Age of men				Age of women			
	Total	65-69	70-74	75 and over	Total	65-69	70-74	75 and over
1940	20	22	16	19	26	26	20	50
1941	28	29	25	36	38	37	33	67
1942	30	28	30	45	41	40	36	75
1943	29	24	32	47	40	36	45	67
1944	29	22	35	49	40	33	48	60
1945	34	25	42	52	42	32	54	64
1946	42	31	53	60	46	34	61	68
1947	48	34	59	67	51	38	66	70
1948	52	37	63	73	55	41	67	82
1949	59	44	69	81	61	46	72	91
1950	59	43	69	(²)	57	44	70	(²)
1951	63	49	74	(²)	71	61	83	(²)

¹ Fully insured individuals aged 65 and over who have filed a claim and been awarded benefits.

² Beginning September 1950, all insured individuals aged 75 and over may receive benefits on filing claim, regardless of the retirement test.

the two most recent years was largely due to the effect of the 1950 amendments, which liberalized the retirement-test provisions and tended to mature the system more rapidly by granting fully insured status to many individuals who had previously retired but were not fully insured under the earlier provisions because they had not had sufficient employment.

The proportion of those eligible who are actually drawing benefits varies considerably by age and sex (table 5). The proportion is naturally lower for those aged 65-69 because of their greater employment opportunities than for those aged 70-74.⁶ Beyond age 75, the retirement test currently does not apply so that, if all eligibles filed claims, the proportion would be 100 percent, regardless of employment. Similarly, the proportions tend to be somewhat higher for women than for men because of differences in employment opportunities and because many of the women are widows or wives who have been out of the labor market for a number of years before attaining age 65.

Over the years, the proportions drawing benefits for each age-sex group have risen in the same manner

⁶ In 1940 the reverse was true. Those then working beyond age 70 must have been in steady employment in 1939-40 in order to be insured, since employment after age 65 was not covered in 1937-38. Accordingly, a high proportion of this group continued in employment at the end of 1940. On the other hand, most of those aged 65-69 needed only 1½ years of covered employment in the 4 years 1937-40 and accordingly could have retired well before the end of 1940.

as has the proportion for all persons combined. For any particular group this is the result, at least in part, of the increasing proportion who retired from covered employment some years before they reached age 65 but had obtained sufficient wage credits to be fully and permanently insured. For the entire group there is still another factor—the changing (and maturing) age distribution. If, for each age-sex group, the proportion retired had remained constant over the years at, say, the 1951 figures, and these figures were applied to the distribution as it was at the end of 1940, the resulting aggregate proportion drawing benefits would have been 59.7 percent. The actual 1951 proportion of 66.3 percent thus represents a relative increase of 11 percent—the result solely of the older age distribution.

In the future it is likely that the proportion of those eligible who will actually be receiving benefits will rise from the current level of about 65 percent. Five years from now, it is estimated that it will reach about 70-80 percent.⁷ In the long-range future, the proportion will rise even higher as the system matures, for the same general reasons that it has risen in the past. For one thing, many fully insured individuals reaching age 65 will have been out of the labor market for some time and accordingly will immediately begin drawing benefits. Such individuals reaching age 65 currently are gen-

⁷ Thirteenth Annual Report of the Board of Trustees of the Federal Old-Age and Survivors Insurance Trust Fund (S. Doc. No. 48, 83d Cong., 1st sess.), table 8.

erally not insured. Specifically, this is the case for a large proportion of women who may have employment in their youth but subsequently withdraw completely from the labor market to take up household duties. Still another important factor is the gradual aging of the beneficiary population so that a greater proportion are in the age group 70 and over, where the proportion actually receiving benefits is higher than for those aged 65-69. Accordingly, the ultimate proportion drawing benefits of those eligible may well be between 80 percent and 85 percent.

Cost Aspects

As indicated by table 4, at the end of 1952 there were 4.08 million individuals aged 65 or over eligible for old-age benefits, but only 2.64 million with benefits in current-payment status. Accordingly, 1.44 million persons were still at work in covered employment and, but for the retirement test, would have been drawing benefits. To put it another way, if all persons in

covered employment retired at age 65, there would be an additional 1.44 million individuals receiving old-age benefits. These individuals have about 400,000 dependents (principally wives aged 65 and over) who would also receive benefits currently if the retirement test were eliminated. In addition, if there were no such provision affecting survivor beneficiaries, a further and substantial number of persons would be currently receiving benefits—primarily young widowed mothers who are employed. (Under present law their children nonetheless receive monthly benefit payments.)

If all insured individuals retired at age 65 and if younger survivor beneficiaries did not engage in covered employment (or if there were no retirement test), the total number of beneficiaries currently on the roll would increase by more than 2 million and the total annual benefit disbursements by \$1.4-1.5 billion. This increase represents a relative rise in current cost of almost 50 percent; in relation to taxable payroll the in-

crease is somewhat more than 1 percent of such payroll.

General Conclusions

The average retirement age of insured workers (adjusted for post-retirement returns to employment and for payment of benefits before the date of award) is currently about 69 for men and somewhat over 68 for women. Before 1951 these averages were about 1 year higher. There is clear evidence that individuals generally neither are forced to nor desire to retire at age 65 but rather continue, to a considerable extent, in employment beyond age 65. This is a desirable situation from a gerontological viewpoint as well as from the national economic standpoint of achieving and maintaining the highest possible level of production.

Further, it is evident that if the average retirement age decreases toward the minimum of 65, or if there were no retirement test, materially increased old-age and survivor insurance benefit costs would be involved.

Notes and Brief Reports

Joint and Survivor Annuities for Uniformed Services

The Uniformed Services Contingency Option Act of 1953 (Public Law No. 239, Eighty-third Congress, 1st session) was approved by President Eisenhower on August 8. Under this act, personnel of the uniformed services may, by electing a reduced amount of retirement pay during their lifetime, provide benefits for their surviving widow and children.

The law applies to all officers and enlisted personnel in the Federal uniformed services—the Army, the Navy, the Air Force, the Marine Corps, the Coast Guard, the Coast and Geodetic Survey, and the Public Health Service.

A variety of options—both as to amount and beneficiaries selected—is available. The law permits the member to elect to have his retirement pay reduced so that the survivor annuity may equal $\frac{1}{2}$, $\frac{3}{4}$, or $\frac{1}{4}$ of such reduced amount and also permits him to decide how his retirement pay is to be divided. He may, under option 1, elect to protect his wife, who will, on his death, receive an annuity until she remarries or dies. He may elect to protect his children (option 2), who will be paid the annuity until all of them reach age 18, or marry, or die.¹ Under option 3, the member would protect his family—wife and children—and the annuity would be payable as long as there is an eligible person in the family. Under these three options the reduction in retirement pay continues for the life of the retired member.

Three other options are also open to the members. Annuities under options 4, 5, and 6 are payable under the same terms and conditions as in options 1, 2, and 3, with the additional provision that no further deductions are to be made from the member's retirement pay after there is no longer a beneficiary eligible to receive, on the death of the member, a survivor annuity.

The member may elect any one option or a combination of options 1 and

2 or of 4 and 5. Options 1 and 2, when combined, produce a different result from that under option 3. Similarly, the result produced by a combination of options 4 and 5 differs from that produced by 6. Under the combination of options 1 and 2, the total survivor annuity payments are less when the widow is no longer eligible, since payments then are made only on the portion paid under option 2; the total payments are also reduced when no child is eligible, since payments then are being made only under option 1. On the other hand, under option 3, the same amount is payable as long as there is any survivor eligible to receive an annuity.

The amount of the reduction in retirement pay to provide for these benefits is to be determined by the actuarial equivalent method—that is, the deductions made from the retired pay of the individual will be enough, on the average, to meet the cost of the benefits accruing to his survivor. The congressional intent, therefore, is that no additional cost to the Government should be involved in the aggregate, although there may be a different incidence of cost. No separate funds or accounts will be established for these survivor benefits, but rather the appropriations requested to meet the cost of pensions will reflect the effects of this law. Such appropriations will be lower by the amount of the reductions made in the retirement pay of those electing an option and will be higher by the amount of the survivor annuities payable.

The new law establishes a Board of Actuaries, which will select the appropriate mortality and remarriage tables to be used. This Board consists of the Government Actuary in the Treasury Department, the Chief Actuary of the Social Security Administration, and an actuary to be appointed by the President from the membership of the Society of Actuaries. In addition to selecting the appropriate actuarial tables, the Board of Actuaries will advise in the administration of the program. Each uniformed service will administer the provisions, using the reduction rates developed by the Board of Actuaries.

The amount of the reduction in the member's retirement pay varies with the proportion that the survivor annuity is of the retirement pay and with the age of the wife and children. In addition, the amount of the reduction depends on whether the annuity is to be paid as long as either wife and children are eligible and whether the full amount of the retirement pay is to be restored when there is no longer an eligible beneficiary.

Specific reduction factors have been developed by the Board of Actuaries. Different factors have been prescribed for disabled and nondisabled retirants, with a further differentiation between the nondisabled retirants now on the rolls and those coming on the rolls in the future who must make an advance election.

Consider the operation of these provisions for a "typical" case of an individual, aged 55, who is a future nondisabled retirant and who has a wife aged 50 and a child aged 10 for whom he has elected a survivor annuity of $\frac{1}{2}$ the reduced retired pay. Under option 1 the reduction would be about 14.0 percent; in other words, the man would receive 86 percent of his full retired pay, and the surviving widow would get 43 percent. Under option 4—the "restoration" option—the reduction would be 15.2 percent, or only slightly larger. Option 3, providing for both the widow and child, would effect a reduction amounting to only about 0.03 percent more than that under option 1. Under option 2, providing only for the child, the reduction would be only 1.1 percent. If the member chooses survivor annuities of $\frac{3}{4}$ or $\frac{1}{4}$, the reduction would be correspondingly less. If, for example, he selects option 1, with a survivor annuity of $\frac{3}{4}$, his retirement pay would be reduced about 4 percent, so that he would receive about 96 percent of his full retirement pay, and his widow would get about 12 percent. For disabled retirants the reductions are somewhat greater than for nondisabled retirants. For those nondisabled retirants now on the rolls or coming on the rolls before May 1954, the reductions fall between those for the other two categories. Thus, if the typical case described above were a disabled retirant, under option 1 the reduction would be 21.1 percent; if he

¹ An annuity is payable beyond age 18 to a mentally defective or physically handicapped child who has been continuously in that condition since age 18.

were a nondisabled retirant currently on the rolls the reduction would be 18.6 percent.

The election must be made before the individual completes 18 years of service and is effective only if there is one or more of the designated types of beneficiaries living on the date of his subsequent retirement. Thus, an unmarried individual upon attainment of 18 years of service could elect option 1, but this election would have no effect if he was not married when he retired. Similarly, the retirement pay for a man with a wife and children who elected option 3, but whose children at

the time of his retirement were all over age 18, would then in effect be under option 1. Members retired for physical disability before they have had 18 years of service may make the election at the time of retirement. Those in active service for more than 18 years and those already retired must make their election within 180 days of the effective date of the bill (November 1, 1953). An election once made may be modified or revoked before retirement, but the action is effective only if the member does not retire within the next 5 years after the modification or revocation has been

requested. A revocation, once made, is final after the expiration of the 5-year period.

The advance-election provisions are designed to avoid the adverse selection that would occur if all individuals were permitted to make the election at the time of retirement. The usual practice with this type of benefit is to require election before the individual reaches a certain age, such as 60. A procedure of this kind is not practical here because retirement from the uniformed services is influenced more by length of service than by attainment of a fixed minimum age, such as 65.

RECENT PUBLICATIONS

(Continued from page 2)

CURTIS, CARL T. "Some Problems in Social Security." *American Economic Security* (Chamber of Commerce of the U.S.A.), Washington, Vol. 10, May-July 1953, pp. 28-36. 25 cents.

An address by the chairman of the House Ways and Means Subcommittee on Social Security, before the National Conference of Social Work.

DILLICK, SIDNEY. *Community Organization for Neighborhood Development—Past and Present*. New York: Woman's Press, 1953. 198 pp. \$4.

KYRK, HAZEL. *The Family in the American Economy*. Chicago: University of Chicago Press, 1953. 407 pp. \$6.

The economic position of the American family in terms of income, prices, and standards of living.

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DUTCHESS, CHARLES E. "A Retirement Policy: Recommendations and Criteria." *Industrial Medicine and Surgery*, Chicago, Vol. 22, Aug. 1953, pp. 349-351. 75 cents.

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COUNCIL OF SOCIAL WORK EDUCATION. *Workshop Reports: 1953 Proceedings, Annual Program Meeting*.

St. Louis, Missouri. New York: The Council, 1953. 6 reports. Individual reports, 50 cents each; complete set in binder, \$2.50. Includes reports on the most effective use of professionally trained workers, social-work education for foreign students, methods of formulating and teaching the common elements of social-work practice, and the contribution of field-work practice to education in social work.

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Current Operating Statistics

Table 1.—Selected social insurance and related programs, by specified period, 1940-53
[In thousands; data corrected to Oct. 2, 1953]

[In thousands; data corrected to Oct. 2, 1953]															
Year and month	Total	Retirement, disability, and survivor programs										Unemployment insurance programs			
		Monthly retirement and disability benefits ¹				Survivor benefits				Temporary disability benefits ²		State laws ¹⁰	Veterans' legisla- tion ¹²	Rail- road Unem- ployment Insurance Act ¹¹	
		Social Security Act	Rail- road Retirement Act	Civil Service Commission ³	Veter- ans Ad- minis- tration ⁴	Monthly				Lump-sum ⁷					
						Social Security Act ⁴	Rail- road Retirement Act ⁴	Civil Service Commission ³	Veter- ans Ad- minis- tration ⁴	Social Security Act	Other ⁵				
Number of beneficiaries															
1952															
August	3,184.5	354.7	178.3	2,429.3	1,495.4	151.1	41.3	1,047.2	31.9	11.2	30.7	33.1	979.9	0.2	72.8
September	3,275.4	353.1	179.3	2,435.5	1,511.9	150.5	42.3	1,050.4	32.7	10.9	30.4	36.9	980.8	1	87.9
October	3,345.9	354.5	179.6	2,446.8	1,534.4	152.2	43.8	1,057.0	39.7	11.7	30.4	36.9	980.0	1	87.9
November	3,393.2	357.3	182.8	2,453.2	1,549.2	151.8	42.8	1,060.1	32.4	10.3	29.7	33.9	985.9	10.2	86.8
December	3,455.8	358.0	181.9	2,460.5	1,569.8	152.9	43.6	1,063.4	40.9	10.1	31.7	39.7	972.5	19.0	41.9
1953															
January	3,518.1	359.7	183.7	2,466.2	1,590.3	153.0	45.7	1,071.4	41.4	11.6	31.4	40.2	982.5	31.0	56.7
February	3,597.8	361.3	184.6	2,470.2	1,606.4	153.8	46.6	1,074.7	37.0	11.1	32.0	34.3	986.3	38.4	80.0
March	3,680.7	362.0	185.7	2,476.1	1,624.4	154.8	47.5	1,077.6	44.3	13.5	36.7	33.9	929.9	41.8	87.4
April	3,754.0	365.4	186.5	2,486.5	1,647.1	155.6	48.4	1,083.2	47.7	14.7	35.0	31.3	840.4	36.7	45.3
May	3,822.7	368.1	187.5	2,496.5	1,664.0	156.3	49.4	1,086.4	47.0	12.9	33.6	27.3	772.1	31.3	22.0
June	3,887.3	370.5	189.0	2,505.8	1,686.3	157.1	50.9	1,089.3	46.9	12.4	34.9	29.8	734.1	29.2	32.0
July	3,937.8	372.0	190.4	2,516.0	1,699.8	158.1	51.1	1,090.9	46.0	12.4	34.2	28.1	675.0	30.1	23.7
August	3,992.1	374.5	192.4	2,523.3	1,712.5	158.4	51.8	1,092.1	41.1	11.5	35.1	33.4	678.7	32.3	23.4
Amount of benefits ¹⁴															
1940	\$1,188,702	\$21,074	\$114,166	\$62,019	\$317,851	\$7,784	\$1,448	\$105,696	\$11,736	\$12,267			\$518,700		\$15,961
1941	1,065,488	55,141	119,912	64,933	320,561	25,454	1,559	111,799	13,328	13,943			344,321		14,657
1942	1,130,721	80,305	122,806	68,115	325,265	41,702	1,603	111,193	15,038	14,342			344,084		8,298
1943	921,465	97,257	125,795	72,961	331,350	57,763	1,704	116,133	17,830	17,255	\$2,857		79,643		917
1944	1,118,798	119,009	129,707	77,193	456,279	76,942	1,765	144,302	22,146	19,238	5,035		62,385		582
1945	2,065,696	157,391	137,140	83,874	697,830	104,231	1,772	254,228	26,135	23,431	4,069		445,866	126,630	2,389
1946	5,149,761	230,285	149,188	94,585	1,268,984	130,139	1,817	333,640	27,267	30,610	4,761		1,094,850	1,743,718	36,917
1947	4,700,827	299,830	177,053	106,876	1,676,029	183,109	19,283	382,515	29,517	33,115	26,024	\$11,368	776,165	970,542	39,461
1948	4,510,041	366,887	208,642	132,852	1,711,182	176,736	36,011	413,912	32,315	32,140	35,572	30,843	793,265	510,167	28,589
1949	5,694,080	454,483	240,893	158,973	1,662,215	201,369	39,287	477,406	33,158	31,771	50,066	30,103	1,737,279	430,194	108,866
1950	5,375,811	718,473	254,240	175,787	1,732,208	299,672	43,884	491,579	32,740	33,578	89,259	28,069	1,373,426	34,653	89,864
1951	5,708,384	1,361,046	298,733	196,529	1,647,938	323,485	49,527	519,398	37,337	33,556	147,862	26,297	840,411	2,234	20,217
1952	6,548,745	1,613,364	361,200	225,130	1,722,225	615,605	74,085	572,983	63,298	37,251	165,340	34,689	908,267	3,539	41,793
1953															
August	536,211	119,613	28,807	18,215	148,319	46,401	5,765	1,627	40,929	4,703	2,814	3,160	95,389	14	7,791
September	531,121	141,202	28,600	20,859	149,479	52,522	5,765	1,928	49,106	4,915	3,441	3,311	4,184	82,094	9
October	534,455	144,904	28,684	21,084	151,778	53,391	5,837	1,971	52,262	6,185	3,305	3,461	4,302	54,227	6
November	523,997	147,316	28,954	21,068	149,984	53,915	6,217	1,988	47,924	5,219	3,023	2,962	3,839	47,730	985
December	560,074	150,481	28,961	21,264	151,156	54,698	6,277	2,048	52,163	6,737	2,806	3,662	4,523	69,061	2,107
1953															
January	589,807	153,791	29,058	21,350	150,657	55,502	6,284	2,081	49,738	6,876	3,173	3,477	4,343	94,360	3,274
February	589,555	158,240	29,176	21,525	150,457	56,196	6,332	2,113	53,600	6,250	2,991	3,217	4,474	86,827	3,671
March	604,143	162,638	29,271	21,817	152,449	56,948	6,389	2,148	50,841	7,444	3,732	4,079	3,804	92,308	4,407
April	599,716	166,406	29,351	21,796	152,864	57,868	6,433	2,210	51,719	7,998	4,484	3,909	3,308	82,990	3,889
May	590,685	170,028	29,753	22,006	153,248	58,696	6,488	2,229	51,867	8,028	4,004	3,588	2,875	72,144	3,142
June	593,838	173,457	29,959	22,218	153,220	59,542	6,552	2,264	50,665	8,018	3,711	3,919	3,138	72,033	3,093
July	597,756	176,244	30,085	22,415	154,676	60,116	6,606	2,292	52,335	7,897	3,584	4,023	3,077	69,175	3,322
August	593,605	179,230	30,290	22,747	153,502	60,690	6,630	2,333	49,751	7,135	3,399	3,794	4,050	64,579	3,234

¹ Under the Social Security Act, retirement benefits—old-age, wife's, and husband's benefits, and benefits to children of old-age beneficiaries—partly estimated. Under the other 3 systems, benefits for age and disability, beginning December 1951, spouse's annuities under the Railroad Retirement Act.

² Data for civil-service retirement and disability fund; excludes noncontributory payments made under the Panama Canal Construction Annuity Act. Through June 1948, retirement and disability benefits include payments to survivors under joint and survivor elections.

³ Pensions and compensation, and subsistence payments to disabled veterans undergoing training.

⁴ Mother's, widow's, widower's, parent's, and child's benefits; partly estimated.

⁵ Annuities to widows under joint and survivor elections and, beginning February 1947, survivor benefits—widow's, widower's (first paid December 1951), widow's current, parent's, and child's benefits.

⁶ Payments to widows, parents, and children of deceased veterans.

⁷ Number of decedents on whose account lump-sum payments were made.

⁸ Payments under the Railroad Retirement Act and Federal civil-service and veterans' programs.

⁹ First payable in Rhode Island, April 1943; in California, December 1946; in New Jersey, January 1949; in New York, July 1950 (monthly data not available); and under the railroad program, July 1947. Excludes hospital benefits in

California; also excludes private plans in California and New Jersey except for calendar-year totals.

¹⁰ Represents average weekly number of beneficiaries.

¹¹ Represents average number of beneficiaries in a 14-day registration period.

¹² Beginning September 1944, under the Servicemen's Readjustment Act, readjustment allowances to unemployed and self-employed veterans of World War II. Beginning November 1952, under the Veterans' Readjustment Assistance Act, unemployment compensation benefits to veterans with military service since June 1950; data for October 1952 (first payable Oct. 15) roughly estimated—\$76,878 paid to 2,524 veterans. Number represents average weekly claims paid.

¹³ Partly estimated.

¹⁴ Payments: amounts certified, under the Social Security and Railroad Retirement Acts (except monthly data for monthly benefits, which represent benefits in current-payment status) and under the Railroad Unemployment Insurance Act; disbursements, for Veterans Administration programs except the readjustment allowance program; checks issued, under the State unemployment insurance and temporary disability laws, the Servicemen's Readjustment Act, and the Veterans' Readjustment Assistance Act; for civil-service programs, disbursements through June 1949 and authorizations beginning July 1949. Adjusted on annual basis except for civil-service data and payments under the Railroad Unemployment Insurance Act, which are adjusted monthly.

Source: Based on reports of administrative agencies.

Table 2.—Contributions and taxes collected under selected social insurance and related programs, by specified period, 1951-53
[In thousands]

Period	Retirement, disability, and survivors insurance			Unemployment insurance		
	Federal insurance contributions ¹	Federal civil-service contributions ²	Taxes on carriers and their employees	State unemployment contributions ³	Federal unemployment taxes ⁴	Railroad unemployment insurance contributions ⁵
Fiscal year:						
1951-52.....	\$3,594,248	\$722,850	\$734,990	\$1,431,997	\$258,945	\$26,734
1952-53.....	4,096,602	744,646	626,050	1,367,806	275,825	25,086
3 months ended:						
August 1951.....	690,783	59,398	66,643	432,157	16,322	574
August 1952.....	622,249	395,876	105,632	383,004	22,029	223
August 1953.....	743,659	107,765	107,891	382,996	16,926	2,165
1952						
August.....	438,539	33,338	89,162	242,286	16,772	214
September.....	238,153	35,447	54,349	9,312	121	6,057
October.....	206,991	33,978	13,898	113,675	3,216	33
November.....	538,335	33,548	88,471	199,304	15,147	237
December.....	272,815	37,834	52,909	8,571	1,389	6,033
1953						
January.....	118,136	43,098	14,173	77,047	15,080	70
February.....	491,734	25,407	89,381	170,926	181,750	534
March.....	428,978	35,297	51,761	8,367	14,024	5,837
April.....	233,630	34,782	12,599	150,230	1,713	39
May.....	524,532	33,082	89,581	240,818	19,578	813
June.....	421,046	36,296	53,297	6,553	1,178	5,189
July.....	213,774	37,474	14,608	160,096	3,946	103
August.....	529,884	* 70,290	93,283	222,900	12,979	2,063

¹ Represents contributions of employees and employers in employments covered by old-age and survivors insurance (beginning December 1952 adjusted for employee-tax refunds); from May 1951, includes deposits made in the trust fund by States under voluntary coverage agreements; beginning January 1951, on an estimated basis.

² Represents employee and Government contributions to the civil-service retirement and disability fund; Government contributions are made in 1 month for the entire fiscal year.

³ Represents deposits in State clearing accounts of contributions plus penalties and interest collected from employers and, in 2 States, contributions from employees; excludes contributions collected for deposit in State sickness insurance funds. Data reported by State agencies; corrected to Sept. 22, 1953.

⁴ Represents taxes paid by employers under the Federal Unemployment Tax Act.

⁵ Beginning 1947, also covers temporary disability insurance.

* Includes contributions from the Federal Government.

Source: Daily Statement of the U. S. Treasury, unless otherwise noted.

Table 3.—Status of the old-age and survivors insurance trust fund, by specified period, 1937-53¹
(In thousands)

Period	Receipts		Expenditures		Assets			
	Net contribution income and transfers ²	Interest received	Benefit payments	Administrative expenses ³	Net total of U. S. Government securities acquired ⁴	Cash with disbursing officer at end of period	Credit of fund account at end of period	Total assets at end of period
Cumulative, January 1937-August 1953	\$26,702,151	\$2,524,825	\$9,992,737	\$647,601	\$17,967,693	\$308,292	\$310,652	\$18,586,636
Fiscal year:								
1951-52	3,597,982	333,514	1,982,377	84,649	1,950,252	214,883	112,102	16,600,636
1952-53	4,096,602	396,640	2,627,492	89,429	1,544,542	286,878	261,885	18,366,336
2 months ended:								
August 1951	690,783		339,431	15,066	350,000	178,578	220,475	15,071,932
August 1952	622,249		332,378	10,277	101,000	259,140	240,440	16,873,621
August 1953	743,639		509,223	14,154	150,100	308,292	310,652	18,586,636
1952								
August	438,539		162,849	6,577	101,000	259,140	240,440	16,873,621
September	238,153	10,871	200,911	6,795	73,818	278,465	188,614	16,914,946
October	206,991	14,818	213,943	6,915	70,341	266,627	131,061	16,915,986
November	538,335		213,268	6,638	137,000	262,682	316,436	17,234,327
December	272,815	163,479	219,671	9,281	305,167	280,773	200,588	17,441,719
1953								
January	118,136		223,164	6,893	12,000	282,618	74,802	17,328,797
February	491,734		229,508	7,024	31,000	281,993	299,630	17,585,090
March	428,978	10,871	240,069	7,186	141,018	286,227	346,972	17,772,064
April	233,630	14,818	248,997	6,813	179,641	308,440	137,755	17,772,064
May	524,532		249,938	6,965	137,183	288,222	288,420	18,037,861
June	421,048	171,784	255,645	8,092	356,374	286,878	261,885	18,366,336
July	213,774		254,509	6,787	89,700	295,022	119,519	18,318,684
August	529,884		254,714	7,367	63,400	308,292	310,652	18,586,636

¹ Does not reflect indirect effects of the financial interchange provisions of the Railroad Retirement Act, as amended in 1951, under which the position of the old-age and survivors trust fund after June 30, 1952, is to be the same as if railroad employment had always been covered under old-age and survivors insurance; no transfer of funds has as yet been made. Includes the taxes on self-employed persons for 1951 and adjustments of withheld employment taxes.

² For July 1940 to December 1950 equals taxes collected under the Federal Insurance Contributions Act. Beginning January 1951, amounts appropriated in accordance with sec. 201(a) of the Social Security Act as amended in 1950; from May 1951, includes deposits by States under voluntary coverage agreements. Beginning December 1952 includes adjustments for reimbursement to the general treasury of refunds of employee taxes in accordance with sec. 1401(d) of the

Internal Revenue Code (see footnote 5). For 1947-51 includes amounts appropriated to meet costs of benefits payable to veterans' survivors under the Social Security Act Amendments of 1946.

³ Represents net expenditures for administration. Beginning November 1951, adjusted for reimbursements to trust fund of small amounts for sales of supplies and services.

⁴ Includes accrued interest and repayments on account of accrued interest on bonds at time of purchase.

⁵ Includes deduction of \$33 million to adjust for estimated amount of 1951 taxes subject to refund on wages in excess of \$3,600 paid to employees who worked for more than 1 employer during the calendar year.

Source: Daily Statement of the U. S. Treasury.

Table 4.—Status of the unemployment trust fund, by specified period, 1936-53
(In thousands)

Period	Total assets at end of period	Net total of U. S. Government securities acquired ¹	Unexpended balance at end of period	State accounts				Railroad unemployment insurance account ²			
				Deposits	Interest credited	Withdrawals ³	Balance at end of period	Deposits	Interest credited	Benefit payments	Balance at end of period ⁴
Cumulative, January 1936-August 1953	\$9,500,297	\$9,479,042	\$21,255	\$18,198,824	\$1,684,795	\$11,073,015	\$8,810,605	\$933,367	\$171,078	\$603,974	\$689,063
Fiscal year:											
1951-52	8,673,936	582,885	26,855	1,438,987	167,441	1,000,278	7,919,742	15,442	17,054	48,312	754,195
1952-53	9,257,893	589,961	20,850	1,371,105	184,242	912,551	8,562,537	15,042	18,526	97,272	685,338
2 months ended:											
August 1951	8,367,086	271,000	31,889	428,507	17	139,275	7,602,841	345	2	6,113	764,245
August 1952	8,849,394	179,000	23,313	378,379	31	188,698	8,109,453	135	3	19,257	739,941
August 1953	9,500,297	242,000	21,255	380,404	23	132,360	8,810,605	1,299	2	11,208	689,063
1952											
August	8,849,394	214,000	23,313	328,047		103,922	8,109,453	129		12,022	739,941
September	8,796,972	-40,006	10,895	15,122	249	63,485	8,061,340	3,634	25	7,969	735,632
October	8,791,237	-7,967	13,127	39,426	7,629	46,985	8,062,410	20	770	7,596	728,827
November	9,004,765	211,000	15,686	262,765		42,825	8,282,350	142		6,554	722,415
December	9,039,207	33,980	16,118	17,587	82,106	68,955	8,313,088	3,620	8,290	8,205	726,128
1953											
January	8,967,626	-85,000	29,537	27,981	67	89,120	8,252,016	42	7	10,559	718,610
February	9,066,440	121,000	27,351	212,930		85,640	8,379,306	321		8,797	707,134
March	8,966,024	-85,029	23,963	17,852	423	100,540	8,297,042	3,502	43	9,697	700,080
April	8,973,331	-13,000	12,271	56,823	9,543	84,215	8,279,193	23	956	7,823	694,136
May	9,230,141	233,000	16,081	331,591	359	69,891	8,541,251	458	36	5,772	685,890
June	9,257,893	22,982	20,850	10,649	83,834	73,197	8,562,537	3,114	8,397	5,045	685,890
July	9,247,751	-3,000	13,709	60,428	23	69,930	8,553,059	61	2	4,971	694,061
August	9,500,297	245,000	21,255	319,975		62,430	8,810,605	1,238		6,237	689,063

¹ Includes accrued interest and repayments on account of interest on bonds at time of purchase; minus figures represent primarily net total of securities redeemed.

² Includes transfers from State accounts to railroad unemployment insurance account amounting to \$107,161,000.

³ Includes withdrawals of \$79,169,000 for disability insurance benefits.

⁴ Beginning July 1947, includes temporary disability program.

⁵ Includes transfers to the account from railroad unemployment insurance administration fund amounting to \$85,290,000 and transfers of \$12,338,000 out of the account to adjust funds available for administrative expenses on account of retroactive credits taken by contributors under the Railroad Unemployment Insurance Act Amendments of 1943.

Source: Daily Statement of the U. S. Treasury.

Table 5.—Old-age and survivors insurance: Monthly benefits in current-payment status¹ at the end of the month by type of benefit and by month, August 1952–August 1953, and monthly benefits awarded, August 1953
 [Amounts in thousands; data corrected to Sept. 24, 1953]

Item	Total		Old-age		Wife's or husband's		Child's		Widow's or widower's		Mother's		Parent's	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
Monthly benefits in current-payment status at end of month:														
1952														
August ¹	4,679,086	\$166,015.0	2,431,796	\$103,000.3	683,705	\$15,698.9	897,880	\$23,983.7	430,105	\$15,452.4	215,650	\$7,117.6	20,850	\$782.1
September.....	4,787,213	193,725.0	2,503,816	122,167.7	700,654	18,024.0	906,580	26,938.0	436,227	17,733.9	218,945	7,995.8	20,991	865.5
October.....	4,880,239	198,295.1	2,557,399	125,343.9	715,885	18,509.5	920,307	27,460.3	442,786	18,003.1	222,681	8,104.5	21,181	873.8
November.....	4,942,409	201,234.4	2,594,371	127,438.9	725,389	18,803.4	927,268	27,738.9	448,053	18,218.1	226,042	8,156.2	21,286	878.9
December.....	5,025,549	205,179.0	2,643,932	130,217.4	737,859	19,178.4	938,751	28,141.3	454,563	18,482.2	228,984	8,272.7	21,400	887.0
1953														
January.....	5,108,422	209,293.8	2,691,729	133,086.5	750,436	19,581.4	950,134	28,564.8	461,884	18,785.7	232,627	8,382.3	21,613	893.7
February.....	5,204,176	214,435.9	2,753,071	136,928.1	767,100	20,147.2	959,552	28,928.6	468,130	19,045.8	234,596	8,487.1	21,737	899.1
March.....	5,305,159	219,585.5	2,817,018	140,725.0	784,747	20,712.3	969,445	29,300.1	475,504	19,349.6	236,613	8,598.5	21,832	904.9
April.....	5,401,081	224,274.0	2,873,082	143,972.6	800,520	21,204.3	982,296	29,760.6	482,422	19,679.8	239,717	8,741.8	22,044	914.9
May.....	5,486,643	228,634.4	2,926,906	147,138.7	813,278	21,620.5	992,330	30,134.0	490,149	19,963.0	241,725	8,852.3	22,255	925.9
June.....	5,573,594	232,998.6	2,977,476	150,124.2	826,599	22,060.3	1,003,281	30,540.7	498,967	20,332.4	244,809	9,014.9	22,462	936.2
July.....	5,637,903	236,359.9	3,017,541	152,570.1	836,219	22,376.7	1,008,141	30,696.0	506,390	20,643.6	246,684	9,128.8	22,628	944.8
August.....	5,704,558	239,920.5	3,060,592	155,193.8	846,832	22,730.5	1,013,051	30,886.5	513,291	20,938.8	247,975	9,217.5	22,817	953.4
Monthly benefits awarded in August 1953.....	114,059	5,361.2	62,503	3,582.0	19,354	572.1	16,878	542.7	9,110	382.5	5,886	267.1	328	14.7

¹ Benefit in current-payment status is subject to no deduction or only to deduction of fixed amount that is less than the current month's benefit.

² Partly estimated.

Table 6.—Employment security: Selected data on nonfarm placements and unemployment insurance claims and benefits, by State, August 1953
[Corrected to Sept. 21, 1953]

Region and State	Nonfarm place- ments	Initial claims ¹		Weeks of unemploy- ment covered by continued claims		Compensated unemployment					Average weekly insured unemploy- ment under State programs
		Total	Women	Total	Women	All types of unemployment ²			Total unemployment		
						Weeks compen- sated	Benefits paid ³	Average weekly number of benefi- ciaries	Weeks compen- sated	Average weekly payment	
Total	571,739	795,045	300,635	3,494,151	1,556,968	2,850,725	\$64,579,137	678,744	2,627,438	\$23.42	816,107
Region I:											
Connecticut	9,101	14,127	6,716	45,492	25,580	24,637	547,648	5,866	22,883	23.03	11,146
Maine	3,072	5,377	2,750	22,313	13,643	17,375	308,838	4,137	14,846	16.73	4,902
Massachusetts	17,160	32,824	16,825	132,235	68,144	112,923	2,567,745	26,886	101,888	24.01	31,399
New Hampshire	2,028	4,412	2,348	23,212	14,214	18,968	367,401	4,516	16,246	20.81	5,450
Rhode Island	2,020	11,105	5,872	45,907	25,544	37,844	835,516	9,010	34,496	22.98	10,012
Vermont	1,171	1,014	534	4,460	2,433	3,763	74,183	896	3,191	21.43	1,094
Region II:											
New Jersey	13,792	41,109	19,974	169,721	92,629	168,609	4,587,521	40,166	153,777	27.92	30,042
New York	67,909	147,680	65,900	568,336	247,800	486,574	12,404,430	115,851	444,559	26.65	132,233
Puerto Rico	2,081	28	1	169	8						
Virgin Islands	105	1	0	4	0						
Region III-IV:											
Delaware	953	719	326	3,487	1,647	2,968	54,596	711	2,818	18.61	830
Dist. of Col.	3,323	1,859	700	9,941	4,770	8,177	149,279	1,947	8,062	18.28	2,338
Maryland	9,426	11,045	4,400	42,365	18,393	38,220	882,892	9,100	35,111	23.85	9,633
North Carolina	17,140	18,748	10,833	94,873	57,384	88,031	1,423,937	20,960	81,258	16.73	20,860
Pennsylvania	22,727	83,674	26,346	360,730	136,943	304,280	7,381,434	72,448	280,893	24.99	85,770
Virginia	8,979	6,015	2,168	45,613	23,530	42,697	773,421	10,166	40,806	18.46	10,671
West Virginia	2,249	9,367	2,763	61,941	16,193	54,562	1,112,403	12,991	49,212	21.10	14,137
Region V:											
Alabama	10,599	10,129	2,340	61,306	18,499	44,382	781,003	10,567	42,502	17.86	14,110
Florida	12,785	10,021	4,611	81,336	47,318	67,170	1,154,806	15,993	65,538	17.31	19,281
Georgia	15,997	8,799	3,977	58,240	32,817	43,029	761,965	10,245	39,083	18.32	12,780
Mississippi	8,929	5,525	1,697	35,142	11,142	24,637	458,974	5,866	22,176	19.44	8,171
South Carolina	9,057	7,732	3,181	48,378	23,437	38,076	688,081	9,066	36,075	18.51	11,020
Tennessee	14,349	13,520	6,124	80,743	38,383	70,929	1,215,413	16,888	67,620	17.36	19,330
Region VI:											
Kentucky	3,018	8,615	1,672	72,150	22,507	59,841	1,249,946	14,248	55,781	21.47	18,669
Michigan	20,574	88,882	22,235	198,284	71,277	114,356	3,079,181	27,228	111,318	27.30	53,165
Ohio	34,320	23,906	9,717	97,728	50,757	74,553	1,787,326	17,761	68,631	24.90	23,064
Region VII-VIII:											
Illinois	19,950	36,991	13,311	211,521	100,689	157,879	3,680,378	37,590	137,582	25.00	49,603
Indiana	10,547	21,419	6,232	64,382	26,828	49,232	1,127,553	11,722	44,781	23.72	14,367
Minnesota	14,272	3,703	1,302	28,251	12,605	24,523	431,053	5,839	22,667	18.09	6,961
Montana	5,660	698	181	3,408	1,480	2,647	52,027	630	2,647	19.63	779
North Dakota	3,075	161	86	1,069	733	903	18,230	215	692	21.85	227
South Dakota	2,144	227	144	1,004	656	656	12,288	156	556	20.22	227
Wisconsin	14,752	11,340	3,281	67,527	19,929	63,237	1,733,552	15,056	60,077	27.79	15,271
Region IX:											
Iowa	8,498	3,968	1,230	17,838	8,988	13,735	278,158	3,270	11,868	21.53	3,899
Kansas	9,554	3,524	1,402	21,431	12,409	20,220	468,008	4,814	18,991	23.71	4,638
Missouri	13,209	12,442	4,888	59,846	27,834	47,634	898,531	11,341	41,838	20.15	14,191
Nebraska	5,820	999	470	3,797	2,406	3,469	71,715	826	3,244	21.35	802
Region X:											
Arkansas	9,341	6,571	1,592	33,833	10,022	21,853	383,714	5,203	19,965	18.12	7,440
Louisiana	7,717	8,288	1,955	47,798	13,010	38,598	791,035	9,190	34,852	21.32	11,207
Oklahoma	12,655	6,439	1,863	35,780	13,274	29,765	595,270	7,087	28,291	20.36	8,110
Texas	43,986	13,334	3,820	81,106	29,570	58,099	1,001,143	13,833	55,614	17.54	18,228
Region XI:											
Colorado	9,145	1,646	390	8,074	2,724	6,090	145,367	1,450	5,506	24.58	1,444
New Mexico	3,114	1,976	232	9,104	2,174	7,637	170,136	1,818	7,213	22.66	2,262
Utah	3,489	1,320	418	8,133	4,013	6,145	146,976	1,463	5,515	24.70	1,440
Wyoming	1,529	223	71	972	414	776	18,218	186	644	26.09	198
Region XII:											
Arizona	4,140	3,472	844	16,150	5,411	11,974	252,478	2,851	11,407	21.31	3,803
California	32,206	64,413	25,637	273,484	137,391	232,050	5,202,416	55,250	212,873	23.21	64,365
Hawaii	849	1,565	532	10,698	4,255	8,222	167,153	1,958	7,654	21.00	867
Nevada	2,895	978	313	3,701	1,504	3,271	87,836	779	3,062	27.51	867
Region XIII:											
Alaska	1,026	991	363	7,187	4,047	5,844	175,790	1,391	5,595	30.27	1,297
Idaho	4,417	739	332	6,062	3,824	4,695	96,311	1,118	4,472	20.75	1,297
Oregon	7,119	8,274	2,445	42,231	19,660	35,852	770,548	8,536	33,713	22.03	10,601
Washington	7,896	12,911	3,291	65,658	26,126	49,008	1,155,314	11,669	47,349	23.76	15,440

¹ Total excludes transitional claims.

² Total, part-total, and partial.

³ Not adjusted for voided benefit checks and transfers under interstate combined-wage plan.

⁴ Excludes Alaska and Hawaii.

⁵ Data not available.

Source: Department of Labor, Bureau of Employment Security, and affiliated State agencies.

Table 7.—Public assistance in the United States, by month, August 1952–August 1953¹

[Except for general assistance, includes vendor payments for medical care and cases receiving only such payments]

Year and month	Total ²	Old-age assistance	Aid to dependent children		Aid to the blind	Aid to the permanently and totally disabled	General assistance	Total	Old-age assistance	Aid to dependent children (families)	Aid to the blind	Aid to the permanently and totally disabled	General assistance	
			Families	Recipients										
				Total ³										Children
Number of recipients														
Percentage change from previous month														
1952														
August		2,656,661	572,931	1,992,425	1,490,819	98,265	153,784	295,000	-----	-0.2	-1.1	+0.2	+2.1	-3.9
September		2,653,927	570,548	1,986,919	1,487,839	98,419	156,312	274,000	-----	-1	-4	+2	+1.6	-6.9
October		2,648,993	567,576	1,979,530	1,483,200	98,562	159,366	270,000	-----	-2	-5	+1	+2.0	-1.3
November		2,647,163	566,483	1,977,795	1,483,378	98,701	161,855	267,000	-----	-1	-2	+1	+1.6	-1.3
December		2,645,864	569,942	1,992,336	1,495,321	98,768	164,193	280,000	-----	(⁴)	+6	+1	+1.4	+4.9
1953														
January		2,639,392	572,355	2,001,459	1,503,973	98,766	166,529	290,000	-----	-2	+4	(⁵)	+1.4	+3.6
February		2,630,060	573,383	2,009,843	1,510,021	98,770	168,306	287,000	-----	-4	+2	(⁵)	+1.1	-1.2
March		2,622,030	575,351	2,018,688	1,517,616	98,728	170,388	283,000	-----	-3	+3	(⁵)	+1.2	-1.2
April		2,616,209	573,145	2,015,513	1,516,161	98,764	173,082	275,000	-----	-2	-4	(⁵)	+1.6	-2.8
May		2,612,868	570,023	2,005,325	1,508,498	98,858	175,672	261,000	-----	-2	-5	+1	+1.5	-5.0
June		2,608,898	564,308	1,983,498	1,493,670	99,032	179,395	255,000	-----	-2	-1.0	+2	+2.1	-2.4
July		2,603,173	554,691	1,952,060	1,469,388	99,103	181,620	248,000	-----	-2	-1.7	+1	+1.2	-2.7
August		2,600,183	550,713	1,941,600	1,462,101	99,272	184,768	243,000	-----	-1	-7	+2	+1.7	-2.1
Amount of assistance														
Percentage change from previous month														
1952														
August	\$201,240,000	\$126,100,536		\$44,655,587		\$5,104,319	\$7,780,035	\$13,536,000	-0.9	-0.2	-1.3	+0.4	+2.1	-8.9
September	201,344,000	127,018,460		44,547,318		5,123,150	7,901,101	12,857,000	+1	+7	-3	+4	+1.6	-4.7
October	211,500,000	133,448,650		47,115,857		5,355,793	8,440,097	13,088,000	+5.0	+5.1	+5.8	+4.5	+6.8	+1.8
November	212,144,000	133,961,549		47,231,298		5,397,339	8,632,947	12,876,000	+3	+4	+2	+8	+2.3	-1.6
December	214,986,000	134,683,742		47,777,342		5,423,341	8,784,411	13,950,000	+1.3	+5	+1.2	+5	+1.6	+8.3
1953														
January	215,827,000	135,050,787		48,124,808		5,416,449	8,902,704	14,262,000	+4	+3	+7	-1	+1.3	+2.2
February	214,367,000	133,851,586		48,166,980		5,416,222	8,980,750	13,893,000	-6	-9	+1	(⁵)	+1.0	-2.6
March	214,877,000	133,809,675		48,401,773		5,433,872	9,095,633	13,961,000	+1	(⁵)	+5	+3	+1.2	+5.5
April	214,190,000	133,558,012		48,336,101		5,446,514	9,253,349	13,297,000	-3	-2	-1	+2	+1.2	-4.8
May	213,381,000	133,491,089		48,212,598		5,499,296	9,466,677	12,442,000	-4	-2	-1	+0	+2.3	-6.4
June	212,108,000	133,271,822		47,391,888		5,499,070	9,636,900	12,033,000	-6	-2	-1.7	(⁵)	+1.8	-3.3
July	209,627,000	132,637,753		45,947,547		5,482,047	9,711,983	11,694,000	-1.2	-5	-3.0	-3	+8	-2.8
August	207,682,000	131,798,519		45,385,681		5,471,478	9,790,782	11,367,000	-9	-6	-1.2	-2	+8	-2.9

¹ For definition of terms see the *Bulletin*, January 1953, p. 16. All data subject to revision.

² Total exceeds sum of columns because of inclusion of vendor payments for medical care from general assistance funds, from special medical funds, and, for one State, from funds for the special types of public assistance; data for such expenditures partly estimated for some States.

³ Includes as recipients the children and 1 parent or other adult relative in families in which the requirements of at least 1 such adult were considered in determining the amount of assistance.

⁴ Excludes Nebraska; data not available. Percentage change based on data for 52 States.

⁵ Decrease of less than 0.05 percent.

⁶ Increase of less than 0.05 percent.

⁷ For Illinois includes premiums paid into pooled fund for medical care for August 1953 but excludes vendor payments made in August 1953 for medical services provided in earlier months.

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totaling \$7.1 million were made in August; these payments were based on the wage records of 41,150 deceased workers, and the average lump-sum amount per worker was \$173.41—a new high.

THE NUMBER OF UNEMPLOYED WORKERS filing claims for benefits under the State unemployment insurance programs declined substantially in August. Initial claims, which had shown a sharp increase in July because of plant shutdowns for vacation periods, dropped 18.9 percent to 795,000. Weeks of unemployment claimed, which rep-

resent continuing unemployment, had gone up only slightly in the preceding month but dropped 10.5 percent to 3,494,200 in August—the lowest total so far in 1953. Both men and women filed fewer claims in August than in July. Women accounted for four-fifths of the decline in initial claims and for more than two-thirds of the drop in weeks of unemployment claimed—the result in large measure of seasonal improvements in industries that normally employ a high proportion of women. The fact that August was a shorter workmonth (by 4.4 percent) than July was partly responsible for the overall drop in claims. Forty-two States shared in the decline

in initial claims, and 40 States reported fewer weeks of unemployment claimed.

A slight increase in the average weekly number of beneficiaries interrupted the downward trend that had continued for the preceding 5 months. The increase (less than 1 percent) brought the total to 678,700. The average check received by these beneficiaries for total unemployment rose 34 cents to \$23.42. Despite the increases in the number of beneficiaries and in the average benefit, total benefits paid declined by nearly \$4.6 million to \$64.6 million. The shorter workmonth was primarily responsible for the decline.

Table 8.—Amount of vendor payments for medical care for recipients of public assistance, by program and State, August 1953¹

State	Old-age assistance	Aid to dependent children	Aid to the blind	Aid to the permanently and totally disabled	General assistance ²
Total	\$6,628,861	\$1,093,135	\$162,229	\$1,131,958	\$3,612,414
Alaska				(³)	6,070
California				(³)	45,271
Connecticut	196,989	76,038	4,368	(³)	(³)
Delaware	119	73			0
District of Columbia	9,875	15,560	396	7,314	348,877
Hawaii					130,407
Illinois	\$1,577,850	\$162,376	\$45,444	\$160,936	125,947
Indiana	300,517	43,218	6,716	(³)	30,728
Iowa				(³)	7,070
Kansas	187,720	27,784	2,694	\$4,685	
Louisiana	16	2,569	89	1,046	
Maine				(³)	21,770
Massachusetts	638,413	61,636		347,407	164,709
Michigan	109,451		1,491	18,102	42,108
Minnesota	901,657	62,667	21,572	(³)	104,770
Montana				(³)	134,007
Nebraska	259,542	8,103	825	(³)	49,300
Nevada	3,287			(³)	60,300
New Hampshire	75,900	13,890	2,646	2,380	1,000
New Jersey		12,770			
New Mexico	24,978	10,283	828	5,370	
New York	1,598,705	452,397	59,630	528,944	
North Carolina	11,247	6,993		3,278	126,570
North Dakota	24,409	3,351	27	5,719	13,400
Ohio	227,382	6,611	5,855		432,122
Oregon					122,400
Rhode Island	60,295	21,791	1,428	10,913	26,400
South Carolina					11,300
South Dakota					58,700
Utah	1,545	485	22	185	27
Virgin Islands	59	41	3	11	71
Virginia					5,000
Wisconsin	416,122	102,279	8,227	15,635	98,000

¹ For the special types of public assistance, figures in italics represent payments made without Federal participation. States not shown made no vendor payments during the month or did not report such payments.

² In all States except California, Illinois, Louisiana, Massachusetts, Nevada, New Jersey, Utah, and the Virgin Islands includes payments made on behalf of recipients of the special types of public assistance.

³ For Illinois includes premiums paid into pooled fund for medical care for

August 1953 but excludes vendor payments made in August 1953 for medical services provided in earlier months.

⁴ Includes an estimated amount for States making vendor payments for medical care from general assistance funds and from special medical funds and reporting these data semiannually but not on a monthly basis.

⁵ No program for aid to the permanently and totally disabled.

⁶ Data not available.

Table 9.—Average payments including vendor payments for medical care, average amount of money payments, and average amount of vendor payments per assistance case, by program and State, August 1953¹

State	Old-age assistance			Aid to dependent children (per family)			Aid to the blind			Aid to the permanently and totally disabled		
	All assistance ²	Money payments to recipients ³	Vendor payments for medical care ³	All assistance ²	Money payments to recipients ³	Vendor payments for medical care ³	All assistance ²	Money payments to recipients ³	Vendor payments for medical care ³	All assistance ²	Money payments to recipients ³	Vendor payments for medical care ³
Total, 53 States ⁴	\$50.69	\$48.29	\$2.55	\$82.41	\$80.60	\$1.98	\$55.12	\$53.64	\$1.63	\$52.99	\$47.50	\$6.13
Connecticut	79.83	66.83	13.00	134.14	115.14	19.00	91.79	77.79	14.00	(⁵)	(⁵)	(⁵)
Delaware	39.82	34.83	4.98	87.20	87.24	.33	45.33	41.52	3.81	53.46	47.43	6.03
District of Columbia	52.91	52.87	.04	106.75	106.72	.03	45.33	41.52	3.81	53.46	47.43	6.03
Hawaii	39.82	34.83	4.98	87.20	87.24	.33	45.33	41.52	3.81	53.46	47.43	6.03
Illinois	54.52	39.77	14.93	119.19	113.00	6.19	59.82	48.39	11.89	70.37	38.74	31.62
Indiana	44.83	37.64	7.57	84.34	78.64	5.96	48.74	44.81	4.04	(⁵)	(⁵)	(⁵)
Iowa	62.36	58.16	4.47	105.81	99.51	7.90	68.83	64.64	4.51	65.20	57.89	8.15
Kansas	51.16	51.16	(⁵)	63.18	63.05	.13	47.84	47.79	.04	41.51	41.43	.06
Kentucky	72.81	66.24	6.71	117.16	112.28	5.07	60.58	60.26	.83	68.39	58.63	36.35
Louisiana	52.28	51.74	1.31	107.88	99.37	8.99	75.40	57.71	18.22	(⁵)	(⁵)	(⁵)
Maine	61.31	44.79	16.95	107.88	99.37	8.99	75.40	57.71	18.22	(⁵)	(⁵)	(⁵)
Massachusetts	55.57	43.15	13.69	95.41	92.02	3.39	66.47	65.32	1.14	(⁵)	(⁵)	(⁵)
Michigan	57.08	56.16	1.24	118.56	110.61	13.50	61.35	52.35	9.00	74.26	64.26	20.00
Minnesota	56.72	45.83	11.00	109.24	106.56	2.68	44.69	42.75	1.93	39.66	36.86	2.80
Mississippi	46.92	44.68	2.24	73.82	71.97	1.85	44.69	42.75	1.93	39.66	36.86	2.80
Montana	69.77	57.40	14.60	127.87	119.50	10.11	78.68	68.27	13.81	78.10	64.79	15.75
Nebraska	30.05	29.83	.22	57.64	57.19	.44	51.74	51.50	.24	35.59	35.16	.43
Nevada	57.87	55.06	2.86	106.45	104.66	2.29	51.74	51.50	.24	69.27	61.59	7.77
New Hampshire	53.71	51.60	2.10	82.78	82.26	.53	53.30	51.67	1.63	70.85	63.10	13.54
New Jersey	54.93	50.06	6.70	109.57	102.57	7.00	70.84	65.13	7.40	63.78	63.65	.13
New Mexico	59.59	59.45	.14	112.31	112.14	.17	64.16	64.06	.10	11.75	11.55	.20
New York	11.11	11.03	.09	15.53	15.81	.22	(⁵)	(⁵)	(⁵)	79.28	64.80	14.48
North Carolina	59.87	50.63	9.28	128.39	115.06	15.45	63.94	57.24	6.70	79.28	64.80	14.48
North Dakota	53.71	51.60	2.10	82.78	82.26	.53	53.30	51.67	1.63	70.85	63.10	13.54
Ohio	54.93	50.06	6.70	109.57	102.57	7.00	70.84	65.13	7.40	63.78	63.65	.13
Oklahoma	59.59	59.45	.14	112.31	112.14	.17	64.16	64.06	.10	11.75	11.55	.20
Rhode Island	11.11	11.03	.09	15.53	15.81	.22	(⁵)	(⁵)	(⁵)	79.28	64.80	14.48
South Carolina	59.87	50.63	9.28	128.39	115.06	15.45	63.94	57.24	6.70	79.28	64.80	14.48
South Dakota	53.71	51.60	2.10	82.78	82.26	.53	53.30	51.67	1.63	70.85	63.10	13.54
Texas	54.93	50.06	6.70	109.57	102.57	7.00	70.84	65.13	7.40	63.78	63.65	.13
Utah	59.59	59.45	.14	112.31	112.14	.17	64.16	64.06	.10	11.75	11.55	.20
Vermont	11.11	11.03	.09	15.53	15.81	.22	(⁵)	(⁵)	(⁵)	79.28	64.80	14.48
Virginia	59.87	50.63	9.28	128.39	115.06	15.45	63.94	57.24	6.70	79.28	64.80	14.48
Washington	53.71	51.60	2.10	82.78	82.26	.53	53.30	51.67	1.63	70.85	63.10	13.54
West Virginia	54.93	50.06	6.70	109.57	102.57	7.00	70.84	65.13	7.40	63.78	63.65	.13
Wisconsin	59.59	59.45	.14	112.31	112.14	.17	64.16	64.06	.10	11.75	11.55	.20
Wyoming	11.11	11.03	.09	15.53	15.81	.22	(⁵)	(⁵)	(⁵)	79.28	64.80	14.48

¹ Averages for general assistance not computed because of difference among States in policy or practice regarding use of general assistance funds to pay medical bills for recipients of the special types of public assistance. Figures in italics represent payments made without Federal participation. States not shown made no vendor payments during the month or did not report such payments.

² Averages based on cases receiving money payments, vendor payments for medical care, or both.

³ Averages based on number of cases receiving payments. See tables 10, 11, and 13 for average money payments for States not making vendor payments.

⁴ For aid to the permanently and totally disabled represents data for the 40 States with programs in operation.

⁵ For Illinois includes premiums paid into pooled fund for medical care for August 1953 but excludes vendor payments made in August 1953 for medical services provided in earlier months.

⁶ No program for aid to the permanently and totally disabled.

⁷ Less than 1 cent.

⁸ Average payment not computed on base of less than 50 recipients.

Table 10.—Old-age assistance: Recipients and payments to recipients, by State, August 1953¹
[Includes vendor payments for medical care and cases receiving only such payments]

State	Number of recipients	Payments to recipients		Percentage change from—			
		Total amount	Average	July 1953 in—		August 1952 in—	
				Number	Amount	Number	Amount
Total²..	2,600,183	\$131,798,519	\$50.69	-0.1	-0.6	-2.1	+4.5
Ala.....	67,942	1,878,731	27.65	-1	+1	-4.6	+21.3
Alaska.....	1,633	96,624	59.17	-3	+7	-2	+3.0
Ariz.....	13,933	775,990	55.69	+5	+4	-6	+11.2
Ark.....	55,642	1,780,994	32.01	-6	-1.0	-3.4	+24.0
Calif.....	271,037	18,777,851	69.28	+1	(³)	-7	+4.1
Colo. ⁴	52,235	4,103,338	78.56	(⁵)	-1	+1.1	+12.7
Conn.....	15,153	1,209,602	79.83	-5	+3	-10.3	-2.5
Del.....	1,694	65,897	38.90	-1	+2	-3.0	+5.4
D. C.....	2,713	143,549	52.91	+3	+5	-8	+8.1
Fla.....	66,839	2,990,338	44.74	+3	+5	-3	+14.3
Ga.....	95,480	3,502,348	36.68	+2	+4	+3	+17.6
Hawaii.....	1,981	78,877	39.82	-6	-8	-9.0	-3.2
Idaho.....	9,025	491,772	54.49	-2	-3	-1.7	+5.4
Ill.....	105,657	5,759,962	54.52	(⁶)	+2.8	-3.7	-6.9
Ind.....	39,695	1,779,366	44.83	-5	-1.1	-7.2	-1.5
Iowa.....	45,095	2,560,972	56.79	-4	-5	-5.2	+3.6
Kans.....	35,293	2,200,973	62.36	-6	-2	-4.4	+6.1
Ky.....	55,656	1,942,905	34.91	+1	-7	-1	+15.7
La.....	119,696	6,123,966	51.16	(⁷)	(⁸)	-8	+1.6
Maine.....	13,091	607,337	46.39	-2	-1	-6.9	-2
Md.....	10,741	467,858	43.56	-3	+3	-4.1	-7
Mass.....	93,199	6,931,671	72.81	-3	-1.5	-2.7	-3.2
Mich.....	83,225	4,350,785	52.28	-9	-8	-9.0	-5.5
Minn.....	53,204	3,262,015	61.31	-2	-2	-2.4	+2
Miss.....	62,221	1,754,960	28.19	+8	+8	+6.4	+34.4
Mo.....	130,690	6,540,603	50.05	(⁹)	+1	-2	+9.4
Mont.....	10,109	588,281	58.19	-6	-6	-7.4	-6
Nebr.....	18,962	1,053,708	55.57	-6	-8	-9.2	-7.2
Nev.....	2,659	151,649	57.03	+4	+4	-2.1	+1.7
N. H.....	6,900	391,379	56.72	-2	+4	-1.8	+8.3
N. J.....	21,307	1,262,455	59.25	-4	-1.0	-3.2	+4.1
N. Mex.....	11,150	523,130	46.92	+7	+1.8	+4.1	+14.2
N. Y.....	109,496	7,639,762	69.77	-8	-7	-5.9	+1.7
N. O.....	50,750	1,525,068	30.05	-1	+1	-8	+18.7
N. Dak.....	8,526	493,370	57.87	-3	+1.6	-2.2	+4.3
Ohio.....	108,173	5,809,576	53.71	-4	-1	-5.1	+6
Okl.....	94,865	5,485,356	57.82	-3	-12.4	-3	+6
Oreg.....	21,334	1,335,798	62.61	-6	-6	-4.3	+3.7
Pa.....	63,494	2,728,264	42.97	-7	-5	-10.6	-2.3
P. R.....	44,949	336,048	7.48	+2	-4.0	+12.8	+14.2
R. I.....	8,999	494,297	54.93	-3	(¹⁰)	-4.0	-4.9
S. C.....	41,919	1,317,430	31.43	-1	-1	-8	+14.1
S. Dak.....	11,309	504,044	44.57	-1	-1	-3.4	+1.9
Tenn.....	63,707	2,309,015	36.24	+1.1	+8	+7.3	+18.8
Tex.....	219,735	8,455,774	38.48	+2	+2	+7	+14.9
Utah.....	9,498	566,010	59.59	-1	+2	-2.3	+4.6
Vt.....	6,890	297,377	43.16	+2	+1.1	-1.1	+6.2
V. I.....	688	7,647	11.11	+4	+8	-1	-4
Va.....	17,268	468,341	27.12	-3	+1	-6.1	+7.7
Wash.....	63,742	3,991,154	62.61	-7	-8	-4.3	-3.8
W. Va.....	26,507	744,603	28.09	(¹¹)	-1	+6	+4
Wis.....	48,420	2,898,990	59.87	-4	+1.1	-4.6	+3.6
Wyo.....	4,048	241,639	59.69	+1	+2	-2.2	+4.8

¹ For definition of terms see the *Bulletin*, January 1953, p. 16. All data subject to revision.

² Includes 3,698 recipients under age 65 in Colorado and payments to these recipients. Such payments are made without Federal participation.

³ For Illinois includes premiums paid into pooled fund for medical care for August 1953 but excludes vendor payments of \$1,630,850 made in August 1953 for medical services provided in earlier months.

⁴ Increase of less than 0.05 percent.

⁵ Decrease of less than 0.05 percent.

⁶ Excludes vendor payments for medical care.

Table 11.—Aid to the blind: Recipients and payments to recipients, by State, August 1953¹
[Includes vendor payments for medical care and cases receiving only such payments]

State	Number of recipients	Payments to recipients		Percentage change from—			
		Total amount	Average	July 1953 in—		August 1952 in—	
				Number	Amount	Number	Amount
Total²..	99,272	\$5,471,478	\$55.12	+0.2	-0.2	+1.0	+7.2
Ala.....	1,504	42,733	28.41	-1	-4	-7	+13.5
Alaska.....	53	3,100	58.49	(³)	(⁴)	(⁵)	(⁶)
Ariz.....	687	43,421	63.20	+6	+1.2	-1.7	+13.4
Ark.....	1,904	73,687	38.70	-6	-1.1	+1.3	+18.9
Calif.....	11,871	1,014,704	85.48	+5	+4	+1.8	+7.0
Colo.....	339	22,103	65.20	0	-2	-1.5	+2
Conn.....	312	28,638	91.79	+2.0	+2.1	+2.3	+12.1
Del.....	232	12,301	53.02	-4	-3	+2.2	+17.1
D. C.....	250	13,801	55.20	-1.6	-8	-2.0	+4.5
Fla.....	3,070	148,580	48.50	-3	-1	-2.3	+9.3
Ga.....	3,119	130,674	41.90	+4	+7	+4.5	+19.0
Hawaii.....	104	4,714	45.33	-1.9	-1.3	-1.0	+1.7
Idaho.....	196	11,600	59.18	+3	+1.2	-1.0	+7.6
Ill.....	3,823	228,693	59.82	+4	+2.0	-6.0	-4.3
Ind.....	1,664	81,096	48.74	-3	-1.0	-2.6	+7.1
Iowa.....	1,325	95,976	72.43	+1	+6.6	+2.3	+19.6
Kans.....	597	41,092	68.83	+3	(⁷)	+5	+17.4
Ky.....	2,546	93,991	36.92	+6	-1	+6.3	+22.6
La.....	1,981	94,764	47.84	+3	+2	+3.5	+8.3
Maine.....	550	27,534	50.06	-1.1	-1.2	-8.0	+3.0
Md.....	468	23,470	50.15	+2	+2	0	+4.2
Mass.....	1,705	147,277	86.38	-3	-4	+1.7	+7.1
Mich.....	1,767	107,040	60.58	-1.2	-1.0	-4.3	+1.2
Minn.....	1,184	89,298	75.40	+5	+5.9	+4.9	+10.9
Miss.....	3,069	104,700	34.12	+1.3	+1.3	+5.3	+38.1
Mo.....	3,550	195,250	55.00	+8	+8	+5.3	+15.1
Mont.....	498	32,188	64.63	-2.5	-2.3	-4.6	+2.1
Nebr.....	721	47,922	66.47	+1.0	+2.5	-3.4	-3.0
Nev.....	53	4,164	78.57	(⁸)	(⁹)	(¹⁰)	(¹¹)
N. H.....	294	18,036	61.35	-3	+4	-3	+9.0
N. J.....	824	52,326	63.50	-1	-5	+6	+2.2
N. Mex.....	428	19,127	44.69	-1.2	+4	-2.9	+10.2
N. Y.....	4,317	339,664	78.68	(¹²)	-2.3	-6	+4.0
N. C.....	4,646	184,386	39.69	+1	+3	+4.8	+20.4
N. Dak.....	111	5,743	51.74	0	-12.3	-4.3	-4.1
Ohio.....	3,598	191,766	53.30	-3	+4	-3.1	+2.6
Okl.....	2,287	150,844	65.96	-4	-13.5	-8.0	-4.9
Oreg.....	348	24,688	70.94	-1.7	-2.3	-7.0	-2.0
Pa.....	15,885	785,598	49.46	+1	+1	+1.0	+4
P. R.....	1,232	8,927	7.25	+3.0	-6.2	+41.1	+42.3
R. I.....	193	13,672	70.84	+5	+3.0	+4.9	+11.1
S. C.....	1,637	60,343	36.86	+4	+6	+2.4	+32.1
S. Dak.....	199	8,578	43.11	+5	-1	-1.0	+6.7
Tenn.....	3,057	127,208	41.61	+7	+6	+8.1	+12.8
Tex.....	6,054	261,683	43.22	+1	+2	+4	+14.9
Utah.....	220	14,116	64.16	0	+9	-5	+5.0
Vt.....	170	8,089	47.58	-1.2	-4	-6	+5.7
V. I.....	40	445	(¹³)	(¹⁴)	(¹⁵)	(¹⁶)	(¹⁷)
Va.....	1,321	45,608	34.53	-2	+1.0	-7.4	-1
Wash.....	799	63,214	79.12	-1	-2	-2.9	-1.9
W. Va.....	1,160	39,029	33.65	-5	-6	+3.4	+4.0
Wis.....	1,228	78,516	63.94	-7	-2.2	-5.9	+1.6
Wyo.....	82	5,089	62.06	(¹⁸)	(¹⁹)	(²⁰)	(²¹)

¹ For definition of terms see the *Bulletin*, January 1953, p. 16. All data subject to revision.

² Data include recipients of payments made without Federal participation and payments to these recipients as follows: In California (462 recipients, \$41,085 in payments), in Washington (9 recipients, \$438 in payments), in Missouri (950 recipients, \$52,573 in payments), and in Pennsylvania (6,743 recipients, \$337,771 in payments).

³ For Illinois includes premiums paid into pooled fund for medical care for August 1953 but excludes vendor payments of \$45,036 made in August 1953 for medical services provided in earlier months.

⁴ Average payment not computed on base of less than 50 recipients; percentage change, on less than 100 recipients.

⁵ Increase of less than 0.05 percent.

⁶ Excludes vendor payments for medical care.

Table 12.—Aid to dependent children: Recipients and payments to recipients, by State, August 1953¹
[Includes vendor payments for medical care and cases receiving only such payments]

State	Number of families	Number of recipients		Payments to recipients			Percentage change from—			
		Total ²	Children	Total amount	Average per—		July 1953 in—		August 1953 in—	
					Family	Recipient	Number of families	Amount	Number of families	Amount
Total ³	550,713	1,941,600	1,462,101	\$45,385,681	\$82.41	\$23.38	-0.7	-1.2	-3.9	+1.6
Alabama	17,521	64,941	50,087	710,194	40.53	10.94	-0.7	-1.1	-2.0	+11.6
Alaska	897	2,988	2,188	77,613	86.53	25.97	+1.5	+1.7	+17.6	+36.3
Arizona	3,707	14,277	10,797	344,579	92.95	24.14	+0.7	+0.5	+5.3	+30.6
Arkansas	7,435	28,024	21,512	414,082	55.69	14.78	-2.8	-2.2	-42.1	-26.0
California	50,919	163,221	124,747	6,058,284	118.98	37.12	-1.8	-1.3	-3.4	-1.4
Colorado	5,111	18,932	14,381	831,996	104.09	28.10	-0.3	+0.9	+5.6	+11.7
Connecticut	4,002	13,153	9,661	536,813	134.14	40.81	-1.1	-0.3	-0.7	-0.9
Delaware	696	2,775	2,152	60,689	87.20	21.87	+1.1	-0.4	-4.8	-4.7
District of Columbia	2,024	8,339	6,487	216,070	106.75	25.91	+1.0	+1.6	+2.4	+11.1
Florida	18,606	63,726	48,066	994,686	53.46	15.61	+0.9	+1.1	+5.8	+16.9
Georgia	12,567	44,215	33,726	912,602	72.62	20.64	-0.1	(⁴)	-11.7	+18.3
Hawaii	2,778	10,335	8,144	255,593	92.01	24.73	-8.3	-7.2	-8.5	-11.8
Idaho	1,804	6,313	4,636	216,176	119.83	34.24	+0.2	+0.8	-8.2	-1.6
Illinois	20,605	76,493	57,229	*2,455,866	119.19	32.11	-1.2	-1.0	-8.8	-7.9
Indiana	7,378	25,534	18,962	622,266	84.34	24.37	-1.1	+0.2	-9.1	+4.8
Iowa	5,791	20,613	15,355	685,502	118.37	33.26	-0.1	(⁴)	+6.8	+20.1
Kansas	3,807	13,620	10,390	402,830	105.81	29.58	-1.1	-0.7	-2.3	+6.8
Kentucky	20,391	73,091	54,440	1,293,755	63.45	17.70	(⁴)	-1.7	+4.5	+25.1
Louisiana	19,200	71,744	53,954	1,213,092	63.18	16.91	-1.2	-1.4	-13.6	-14.2
Maine	4,034	14,194	10,289	332,392	82.40	23.42	-1.2	-1.2	-5.6	+6.1
Maryland	4,806	19,217	14,838	450,543	93.75	23.45	-1.1	-1.3	-5.3	-3.3
Massachusetts	12,158	40,181	29,653	1,424,379	117.16	35.45	-1.1	-4.5	-5.0	-6.8
Michigan	18,855	62,604	45,184	1,908,521	101.22	30.49	-3.3	-3.8	-24.4	-21.7
Minnesota	6,974	23,770	18,190	752,327	107.88	31.65	-0.9	-1.5	-5.9	-3.7
Mississippi	12,341	46,487	35,987	344,804	27.94	7.42	+2.4	+2.4	+19.6	+26.3
Missouri	20,223	69,345	51,503	1,229,645	60.80	17.73	-1.1	-1.1	-4.1	+10.4
Montana	2,192	7,739	5,761	222,945	101.71	28.81	-1.1	-1.6	-7.7	-6.2
Nebraska	2,390	8,340	6,185	228,026	95.41	27.34	-0.8	-2.1	-7.7	-6.2
Nevada ⁵	23	77	54	873	(⁶)	11.84	(⁷)	(⁷)	(⁷)	(⁷)
New Hampshire	1,177	4,064	2,970	139,550	118.56	34.34	-1.9	-0.9	-9.9	-1.6
New Jersey	4,767	16,087	12,197	520,747	109.24	32.37	-1.6	-2.0	-4.0	+1.4
New Mexico	5,553	20,018	15,327	409,923	73.82	20.48	+0.8	-1.2	+6.6	+29.9
New York	44,739	156,912	113,573	5,720,632	127.67	36.46	-0.7	-1.0	-11.5	-5.1
North Carolina	15,774	58,496	44,545	909,151	57.64	15.54	-0.8	-0.6	-5.1	+12.0
North Dakota	1,464	5,252	4,003	155,839	106.45	29.67	-1.0	-2.6	-1.9	+6.6
Ohio ⁸	12,586	47,057	35,634	1,041,889	82.78	22.14	-1.0	-2.1	-2.5	+9.2
Oklahoma	16,575	54,954	41,989	1,191,569	71.89	21.68	-0.5	-0.7	-11.3	-6.9
Oregon	2,676	8,956	6,602	312,280	116.70	34.87	-3.0	-1.5	-3.2	+12.9
Pennsylvania	24,333	91,079	68,935	*2,333,343	*95.89	*25.62	-1.6	-1.5	-17.1	-9.8
Puerto Rico	35,954	114,916	87,628	335,610	9.33	2.92	+1.0	-8.9	+28.1	+30.6
Rhode Island	3,113	10,477	7,610	341,085	109.57	32.56	-0.3	+0.4	-4.6	-1.4
South Carolina	6,645	25,135	19,546	297,767	44.81	11.85	-0.3	-0.7	+6.5	+16.0
South Dakota	2,682	8,877	6,737	219,962	82.01	24.78	(⁹)	+0.4	+3.6	+16.6
Tennessee	20,069	72,285	54,381	1,357,067	67.62	18.77	+0.8	+0.7	+1.4	+40.3
Texas	17,186	66,778	49,843	1,126,649	65.56	16.87	+0.1	(⁹)	+12.6	+39.6
Utah	2,852	9,954	7,349	320,313	112.31	32.16	-0.1	-0.9	+3.9	+7.6
Vermont	1,002	3,541	2,700	74,966	74.82	21.17	-0.2	-0.4	+0.6	+41.9
Virgin Islands	185	587	497	2,873	15.53	4.89	-2.1	+0.9	-15.9	-21.6
Virginia	7,366	28,050	21,497	473,331	64.26	16.87	-0.4	+0.3	+0.1	+17.7
Washington	8,777	29,620	21,603	915,282	104.28	30.90	-1.0	-2.3	+3.1	+4.7
West Virginia	17,902	66,206	51,646	1,258,650	70.31	19.01	-0.4	-0.4	+8.3	+23.1
Wisconsin	7,618	26,246	19,377	978,103	128.39	37.27	-1.8	-2.9	-5.2	-1.1
Wyoming	483	1,765	1,324	51,957	107.57	29.44	-0.8	-1.5	-0.8	+6.7

¹ For definition of terms see the *Bulletin*, January 1953, p. 16. All data subject to revision.

² Includes as recipients the children and 1 parent or other adult relative in families in which the requirements of at least 1 such adult were considered in determining the amount of assistance.

³ Includes program administered without Federal participation in Nevada.

⁴ For Illinois includes premiums paid into pooled fund for medical care for August 1953 but excludes vendor payments of \$194,005 made in August 1953 for medical services provided in earlier months.

⁵ Decrease of less than 0.05 percent.

⁶ In addition to these payments from aid to dependent children funds, supplemental payments of \$101,651 from general assistance funds were made to 3,619 families in Missouri, and \$112,055 to 3,175 families in Ohio.

⁷ Average payment not computed on base of less than 50 families; percentage change, on less than 100 families.

⁸ Excludes vendor payments for medical care.

⁹ Increase of less than 0.05 percent.

Table 13.—Aid to the permanently and totally disabled: Recipients and payments to recipients, by State, August 1953¹

[Includes vendor payments for medical care and cases receiving only such payments]

State	Number of recipients	Payments to recipients		Percentage change from—			
		Total amount	Average	July 1953 in—		August 1952 in—	
				Number	Amount	Number	Amount
Total²	184,768	\$30,790,782	\$52.99	+1.7	+0.8	+20.1	+25.8
Ala.	9,040	251,741	27.85	—1	(³)	+4.5	+26.2
Ark.	1,310	40,822	31.18	+66.0	+66.7	+325.3	+400.4
Calif.	4,239	237,822	56.10	+5	+8	+13.6	+20.5
Del.	75	4,183	55.77	(³)	(³)	—45.7	—38.9
D. C.	1,505	88,660	58.91	+1.5	+2.0	+14.0	+22.0
Ga.	5,209	209,504	40.22	+6.6	+7.0	(³)	(³)
Hawaii	1,212	64,799	53.46	—3.2	—3.0	+9.1	+13.2
Idaho	823	47,844	58.13	—1	+5	+1.5	+11.7
Ill.	5,058	355,949	70.37	+1.8	+1.4	+42.4	+46.4
Kans.	3,036	197,955	65.20	+2	+2.1	+10.8	+25.6
La.	13,170	546,652	41.51	—1.3	—1.4	—11.9	—9.7
Md.	3,651	186,633	51.12	+1.4	+1.4	+30.6	+40.0
Mass.	9,556	857,237	89.71	+5	+9	+43.2	+40.9
Mich.	1,742	119,142	68.39	+2.2	+2.8	+27.7	+34.3
Miss.	1,736	41,441	23.87	+7.0	+9.0	+72.7	+112.6
Mo.	13,118	681,551	51.96	+1.2	+1.3	+11.5	+24.1
Mont.	1,235	77,483	62.74	+1.3	+5	+8.6	+15.9
N. H.	119	8,837	74.26	+2.6	+4.9	(³)	(³)
N. J.	2,262	163,470	72.27	+1.7	+1	+36.0	+51.7
N. Mex.	1,915	75,948	39.66	+2.1	+4	—14.4	—18.2
N. Y.	33,581	2,622,772	78.10	+1.3	+4	+6.5	+13.7
N. O.	7,564	269,209	35.59	+1.3	+1.4	+36.1	+67.1
N. Dak.	736	50,986	69.27	+3	+12.8	+10.2	+27.3
Ohio ⁴	6,454	319,344	49.48	+1.5	+1.7	+19.2	+31.4
Okl.	4,539	275,720	60.74	+2.8	+10.9	+54.2	+60.5
Oreg.	2,234	167,826	75.12	+1.0	+2.1	+14.6	+21.6
Pa.	10,417	806,625	77.38	+6	+8	+6.2	+15.0
P. R.	12,984	192,750	7.91	+4.2	—9.3	+49.5	+48.4
R. I.	806	57,105	70.85	+5.9	+10.0	+149.8	+166.1
S. C.	6,257	196,286	31.37	+1.4	+1.6	+26.8	+25.8
S. Dak.	422	19,053	45.15	+4.7	+4.4	+68.8	+79.7
Tenn. ⁵	173	6,962	40.24	(³)	(³)	—2.1	+7.0
Utah	1,516	96,685	63.78	+1.3	+1.3	—2.1	+7.0
Vt.	267	12,676	47.48	+1.9	+3.3	+24.2	+38.2
V. I.	55	646	11.75	(³)	(³)	(³)	(³)
Va.	3,951	141,780	35.88	+2.3	+2.2	+20.0	+27.8
Wash.	5,753	400,112	69.55	+1	—2	+6.9	+18.9
W. Va.	5,526	174,499	31.58	+2.5	+2.0	+52.6	+50.4
Wis.	1,079	85,545	79.28	—7	+9.1	+6.9	+25.1
Wyo.	443	26,498	59.81	—2.6	—2.6	—3.9	+6.8

¹ For definition of terms see the *Bulletin*, January 1953, p. 16. All data subject to revision.

² Includes program administered without Federal participation in Tennessee.

³ For Illinois includes premiums paid into pooled fund for medical care for August 1953 but excludes vendor payments of \$164,138 made in August 1953 for medical services provided in earlier months.

⁴ Increase of less than 0.05 percent.

⁵ Percentage change not computed on base of less than 100 recipients.

⁶ Not computed; first payment made in July 1952.

⁷ In addition to these payments from aid to the permanently and totally disabled funds, supplemental payments of \$34,342 from general assistance funds were made to 1,545 recipients.

⁸ Excludes vendor payments for medical care.

Table 14.—General assistance: Cases and payments to cases, by State, August 1953¹

[Exclusive of vendor payments for medical care and cases receiving only such payments]

State	Number of cases	Payments to cases		Percentage change from—			
		Total amount	Average	July 1953 in—		August 1952 in—	
				Number	Amount	Number	Amount
Total²	243,009	\$11,367,000	\$46.76	—2.1	—2.8	—17.4	—15.7
Ala.	158	3,743	23.69	—9.2	—10.0	—8.1	—8.6
Alaska	80	3,748	46.85	(³)	(³)	(³)	(³)
Ariz.	1,445	66,847	46.26	+2.2	+5.3	+9.3	+10.3
Ark.	1,385	18,675	13.48	—27.4	—28.3	—35.8	—35.1
Calif.	26,759	1,269,040	47.42	—2.2	—2.3	—3	+1.8
Colo.	1,355	56,501	41.70	—3.3	(³)	—23.5	—23.7
Conn.	3,563	196,633	55.19	+1.5	+3.8	—12.3	—9.9
Del.	710	30,856	43.46	—3.4	—2.6	+1.4	+12.4
D. C.	790	47,134	59.66	+3.8	+3.4	+11.0	+19.3
Fla.	5,200	82,600	15.89	—1.7	+3.0	—38.4	—31.5
Ga.	2,078	39,773	19.14	—1.7	—51.5	—63.3	—65.2
Hawaii	753	4,145	53.86	+1.0	+1.7	—25.2	—20.4
Idaho ⁴	104	1,253,636	59.12	—2.1	—1.5	—16.7	—15.4
Ill.	21,204	244,738	32.83	+5	—5.5	—44.9	—28.2
Ind. ⁵	3,039	94,034	30.94	—1	—1.5	—8.4	—4.8
Iowa	1,573	78,523	49.95	—1.5	+8	—16.8	—12.3
Kans.	2,879	74,703	25.95	+1.5	+1.7	+1	—5
Ky.	6,902	268,700	38.93	+6	+1	—1.5	+8
La.	2,539	110,150	43.38	—2.6	—3	—2.1	+7
Maine	1,120	115,271	54.37	—5.1	—5.0	—28.2	—19.4
Md.	10,676	545,100	51.06	—2.8	—5.9	—19.8	—19.4
Mich.	11,071	578,617	52.26	—2.8	—5.2	—29.2	—33.7
Minn.	5,105	239,531	46.92	—9	—5.1	—18.0	—18.3
Miss.	833	10,991	13.19	+2.6	+2.4	+4	+3.9
Mo. ⁶	8,123	278,886	34.33	+4	+2.9	—13.0	—9.0
Mont.	512	14,159	27.65	+2.8	+7.0	—3.4	—11.2
Nev.	290	10,100	34.83	—2.0	0	—12.1	+18.8
N. H.	733	30,629	41.79	—3.8	—15.3	—24.7	—17.7
N. J.	5,346	369,112	69.04	—3.8	—3.8	—9.7	—2.8
N. Mex.	342	8,492	24.83	—2.8	—3.8	+53.4	+66.0
N. Y.	26,580	1,926,278	72.55	—4.3	—4.6	—32.0	—32.3
N. C.	1,746	39,477	22.61	+1.0	+10.4	—14.2	—9.3
N. Dak.	268	9,692	36.13	—16.5	—22.3	—10.7	—20.1
Ohio ⁷	19,476	851,469	43.72	—1.2	+3	—18.3	—10.5
Okl.	4,800	75,327	15.69	—6.3	—6.3	—10.3	—10.3
Oreg.	4,134	233,954	56.59	+2.6	+1.9	+7.0	+3.7
Pa.	14,942	799,679	53.52	—2.4	—1.9	—33.4	—24.2
P. R.	2,506	16,613	6.63	+20.4	+8.8	—4.3	—6.2
R. I.	3,155	197,153	62.49	+3.3	—4.3	—18.5	—14.7
S. C.	2,202	48,197	21.89	+7	+6	+5.4	+37.5
S. Dak.	413	11,431	27.68	—20.1	—20.6	—32.1	—27.1
Tenn.	2,358	31,533	13.37	—1.3	+5	+18.9	+6.4
Tex.	16,600	171,000	10.30	—1.3	—3.4	+11.1	+17.4
Utah	1,233	72,124	58.49	—1.3	—3.4	+11.1	+17.4
Vt.	950	40,000	42.11	—1.3	—1.1	—36.1	—33.9
V. I.	152	1,565	10.30	—1.3	—1.9	—6.8	+15.7
Va.	1,874	64,471	34.40	+1.7	+8	+18.6	+33.4
Wash.	7,646	459,200	60.06	+2.6	—1.2	—2	+20.6
W. Va.	3,212	98,777	30.75	—3.6	—6.6	—7.8	—2.3
Wis.	4,648	267,924	57.64	—3.3	—6.6	—7.8	—2.3
Wyo.	122	5,436	44.56	—10.3	+6.4	+11.9	+19.1

¹ For definition of terms see the *Bulletin*, January 1953, p. 16. All data subject to revision.

² Partly estimated; does not represent sum of State figures because total excludes for Indiana and New Jersey payments made for, and an estimated number of cases receiving, medical care, hospitalization, and burial only. Excludes Nebraska; data not available. Percentage changes based on data for 52 States.

³ Percentage change not computed on base of less than 100 cases.

⁴ State program only; excludes program administered by local officials.

⁵ Increase of less than 0.05 percent.

⁶ About 18 percent of this total is estimated.

⁷ Partly estimated.

⁸ Excludes assistance in kind and cases receiving assistance in kind only and, for a few counties, cash payments and cases receiving cash payments. Amount of payments shown represents about 60 percent of total.

⁹ Includes unknown number of cases receiving medical care, hospitalization, and burial only, and total payments for these services.

¹⁰ Includes 3,619 cases and payments of \$101,651 representing supplementation of aid to dependent children program.

¹¹ Includes cases receiving medical care only.

¹² Includes 6,768 cases and payments of \$215,870 representing supplementation of other assistance programs.

¹³ Excludes estimated duplication between programs; 1,216 cases were aided by county commissioners and 3,915 cases under program administered by Oklahoma Emergency Relief Board.

¹⁴ Estimated on basis of reports from a sample of local jurisdictions.